

## **The complaint**

Miss C complains Monzo Bank Ltd allowed her to deposit approximately £20,000 and gamble it on online casinos sometimes depositing thousands of pounds in minutes.

## **What happened**

Miss C opened an account with Monzo in August 2024. She's told us that she has a gambling problem.

Miss C says she deposited approximately £20,000 in her newly opened account with Monzo and spent that money on online casinos within six weeks. Having done so she complained to Monzo saying that it should have recognised she had a gambling problem and that it could have prevented her losses.

Monzo looked into Miss C's complaint but didn't uphold it as it said it had no reason to be concerned about the transactions she was making. In the meantime Monzo offered to apply a gambling block to Miss C's account – having explained how its block works – and other tools it had developed to help customers with gambling problems. Monzo says Miss C didn't take up its offer of support. Miss C was very unhappy with Monzo's response and so referred her complaint to our service.

One of our investigators looked into Miss C's complaint but didn't recommend that it be upheld. Miss C didn't agree with our investigator's recommendation saying that her "frenzied gambling" should have been a clear indication to Monzo that something was wrong and that it should have some responsibility. So, she asked for her complaint to be referred to an ombudsman for a decision. Her complaint was, as a result, passed to me.

## **What I've decided – and why**

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint.

Having reviewed Miss C's bank statements for her account with Monzo, I can see that she made a number of card payments to merchants using the MCC code associated with gambling. Had Miss C activated the gambling block that Monzo offers – which blocks card payments to gambling merchants – she wouldn't have been able to make these card payments. I agree with Monzo that it was Miss C's responsibility to activate the block. In the circumstances, I don't think Monzo acted unfairly in relation to these card payments given that the block was never activated and the payments weren't otherwise concerning. I can see that Miss C made other payments – not using her card – which were likely linked to gambling. Monzo's gambling block wouldn't have stopped these payments as it only applies to card payments. It looks like Miss C also made payments to unregulated overseas gambling websites too. The same applies here – Monzo's gambling block wouldn't have stopped these payments. So again, I don't think Monzo acted unfairly in relation to these payments given that they also weren't otherwise concerning.

I appreciate that Miss C has lost a very substantial amount of money to gambling, but in this

particular case I agree with our investigator that there were no reasons for Monzo to otherwise have had concerns so it wouldn't be fair to say that it failed to intervene and so should have some responsibility for these losses. I appreciate too that this was an extremely difficult time for Miss C and the impact has been ongoing. I hope she's getting the support she needs. But I agree that this isn't a complaint we can uphold as it wouldn't be fair to hold Monzo liable.

### **My final decision**

My final decision is that I'm not upholding this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss C to accept or reject my decision before 21 November 2025.

Nicolas Atkinson  
**Ombudsman**