

The complaint

Mr D complains that Monzo Bank Ltd did not treat him fairly when he needed help from it.

What happened

Mr D says he asked Monzo for help in March 2024, but he wasn't treated fairly or given appropriate support. He says the compensation paid by Monzo doesn't go far enough and would like a further £100.

Monzo says it tried to help Mr D by providing him with details of its and other specialist teams that could help him. It says it was entitled to reject an application for an overdraft facility but accepts it took too long to respond to Mr D on two occasions. Monzo has apologised and paid £100 compensation for that part of the complaint.

Mr D brought his complaint to us and our investigator thought Monzo had dealt fairly with it by paying appropriate compensation. The investigator thought Monzo had tried to call Mr D and correctly referred him to specialist help.

Mr D doesn't accept that view.

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 done so I have come to the overall decision that Monzo has dealt fairly with this complaint by paying appropriate compensation but more importantly by trying to help Mr D when he contacted it for help.

I have looked carefully at the online exchange between Mr D and Monzo and I am satisfied that overall Monzo tried to help Mr D in a number of ways when he contacted it asking for help.

I can see Monzo credited Mr D's account with the amount of a disputed payment and provided him with details of its specialist team as well as details of other specialists that could have helped Mr D. I can also see that in March 2024 Mr D thanked Monzo for the way in which it tried to help him. So, I am satisfied that Monzo acted as I would have expected when its customer asked for help.

I appreciate that Monzo did not approve an application for an overdraft, but I think that was for Monzo to decide when exercising its commercial judgement. I also think Monzo was entitled to ask Mr D about any gambling problems when doing so and was entitled to look at his accounts when assessing such an application. I appreciate Mr D says Monzo was not entitled to look through his account. But I disagree and think a business is entitled to look through its customers account in these circumstances and think that a business would not be able to assess an application without doing so.

There is no doubt that Monzo did not respond to Mr D on two occasions quickly enough. I

can see that Monzo has fairly apologised for that and think those two occasions have to be looked at in the context of Monzo making numerous other attempts to speak to Mr D as well as actually speaking to him. Monzo has paid Mr D £100 compensation which I think is fair and reasonable. I don't think Mr D suffered any financial loss as a result of what took place or that the distress or inconvenience justifies any further compensation.

I appreciate Mr D says there were other complaints he had about Monzo. I make it clear that I am dealing with the matters that we have been made aware of and that Monzo has investigated.

My final decision

My final decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr D to accept or reject my decision before 26 August 2025.

David Singh
Ombudsman