

The complaint

Mr B has complained Monzo Bank Ltd won't refund him for transactions that he didn't authorise.

What happened

In June 2025 Mr B complained to Monzo that there were 18 transactions made from his account that he'd not authorised. These had been made through another provider's payment app.

Mr B explained to Monzo he felt these transactions had been made whilst his phone was out of his possession temporarily in a café.

Monzo wouldn't refund Mr B as they believed all transactions had been authorised using Mr B's existing mobile device. They could also see that a loan application had been made by Mr B in early June and further transactions had been made after that date. They couldn't see how any third party would have known about this and then accessed his mobile device.

Mr B brought his complaint to the ombudsman service.

Our investigator considered the evidence. She felt this was sufficient to show Mr B had authorised the transactions.

Following this view, Mr B told our service he felt he'd been the victim of a scam and that's why these payments had been made. He continued to state he'd not authorised these although our investigator considered whether these were authorised scam payments but was unable to see there was sufficient evidence of any scam.

Unhappy with this outcome, Mr B has asked an ombudsman to consider his complaint. He's also shared examples of scam emails and potential compromises of one of his accounts.

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've reached the same outcome as our investigator. I'll explain why.

Where there is a dispute about what happened, I have based my decision on the balance of probabilities. In other words, on what I consider is most likely to have happened in the light of the evidence.

It's worth stating that I can choose which weight to place on the different types of evidence I review, including technical evidence, provided by financial institutions along with complainants' persuasive testimony.

When considering what is fair and reasonable, I'm required to take into account: relevant law and regulations; regulators' rules, guidance and standards; codes of practice; and, where

appropriate, what I consider to have been good industry practice at the relevant time.

The regulations which are relevant to Mr B's complaint are the Payment Services Regulations 2017 (PSRs). These primarily require banks and financial institutions to refund customers if they didn't make or authorise payments themselves.

I am satisfied the 18 disputed transactions were authorised by Mr B. I say this because:

- Mr B only contacted Monzo in June 2025 to dispute these payments as unauthorised. These disputed transactions start on 5 October 2024. In that month alone, nearly £1,700 was transferred from Mr B's Monzo account to the other payment service using their app. As Mr B's account was overdrawn at the time, he had to make payments into his Monzo account to enable these payments to be made at all. Mr B has told our service he didn't notice these payments. I just can't believe this based on the amount of money that he is now disputing.
- Just prior to the transactions in June, Mr B received £7,000 from a loan he'd taken out, supposedly for home improvements, to enable these transactions to be made. During these transactions, Mr B transferred funds to pay off a credit card bill, which I know he holds as he's mentioned this account to our service, nor is this payment in dispute.
- Monzo's evidence shows that one of the disputed payments in June 2025 required additional authentication because of their concerns this was fraudulent. Mr B provided visual evidence to them at the time that he was making this payment. I have seen a copy of Mr B's driving licence, so I am satisfied these are the same individuals.
- Mr B's mobile device was used for these transactions. There are numerous instances of Mr B logging onto his Monzo app from the period October 2024 to June 2025.
- Mr B has told our service he's received refunds from other banks, but I've seen no evidence of this.

I am sure that something has been going on here and our investigator did what she could to get to the bottom of this.

Mr B has alleged he was the victim of a scam but hasn't been able to provide the evidence to back this up. I note the screenshots he's shared about dodgy messages inviting him to link to scam websites, and warnings that passwords have been compromised but I can't see anything to link these to the timing of what happened here. These seem to me to be examples of the type of scam messages that many of us receive on a daily basis. But I can see nothing to indicate any scam here.

That said, it's clear that Mr B isn't telling us the whole truth and whether that's because he made payments he now regrets – either gambling or crypto investments – I can't say. Mr B's story has unfortunately changed a number of times, and I'm not convinced I can trust what he says.

I won't be asking Monzo to refund Mr B as there are no grounds for me to ask them to do this. I believe Mr B authorised these transactions and I have not seen any evidence to show he was the victim of a scam.

My final decision

For the reasons given, my final decision is not to uphold Mr B's complaint against Monzo Bank Ltd.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B to accept or reject my decision before 9 October 2025.

Sandra Quinn
Ombudsman