

The complaint

Mr C complains that Monzo Bank Ltd delivered a poor level of service when dealing with a request to delete his data from its systems.

What happened

Mr C asked Monzo for full data erasure in November 2024. Monzo asked for Mr C's identity to be verified before it actioned his request. Mr C successfully identified himself on 4 January 2025. Monzo actioned the data deletion on 14 January 2025 but didn't let Mr C know it had done so.

Mr C raised a complaint on 24 February 2025 in which he said his request had been forgotten about because it had been over a calendar month since his identity had been verified and he'd heard nothing. He cited Information Commissioner Office (ICO) rules and regulations and said Monzo was disregarding his privacy requests.

Monzo responded on 17 April 2025 and confirmed the data it wasn't required to keep had been deleted. It apologised that it hadn't reached out to Mr C to confirm this. It also apologised for the confusion over logging a new complaint when Mr C made contact on 24 February 2025. It paid £30 compensation. Mr C didn't think the compensation was enough and so brought his complaint to the Financial Ombudsman Service where an investigator considered its merits.

The investigator said the compensation paid by Monzo was fair and didn't ask it to do anything further. They said Mr C's identity had been verified on 4 January 2025 and the data deletion request had been actioned on 14 January 2025. They acknowledged the incorrect information Mr C had been given when raising the new complaint and said the compensation paid, together with the apology, was sufficient. Mr C disagreed. He said the investigator had not answered all his points and requested a new opinion.

An email exchange took place between Mr C and the investigator which did not resolve the matter to Mr C's satisfaction. So, Mr C requested an ombudsman's decision, and it's been passed to me to decide.

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.

In our role as a dispute resolution service, we act neither for the business nor the consumer but as an impartial third party. We look at the crux – that is to say the heart – of the complaint and make a finding on whether the business has done anything wrong and, if it has, what it should do to put things right. We don't fine or punish a business for making a mistake, but instead award compensation, if warranted, for the impact of the mistake on the consumer. A guideline to the type of awards we typically make are shown on our website.

I hope Mr C will not take this as a discourtesy, but I won't be commenting on every point he's raised in his communications with the Financial Ombudsman Service. I have read all that's been sent in by both Mr C and Monzo and if I don't make comment on a specific point, it's not because I haven't considered it, but more I don't feel I have to do so to reach a fair and reasonable outcome.

There are some aspects to the background of this complaint which I'm not dealing with. Because they were the subject of a separate complaint made by Mr C. All I am considering is what happened after Mr C's identity was confirmed on 4 January 2025 and Monzo's actions after that time.

I've seen the evidence which says Monzo deleted all the data it wasn't required to keep on 14 January 2025. In relation to how long a business has to comply with a request to erase data, the ICO website says:

You must respond to a request for erasure without undue delay and at the latest within one month, letting the individual know whether you have erased the data in question, or that you have refused their request.

The time limit to respond starts on receipt of the request or (if later) on receipt of: any information requested to confirm the requester's identity (see Can we ask an individual for ID?)

I'm satisfied that Monzo complied with Mr C's request within one month of him identifying himself satisfactorily to Monzo. But it didn't let him Mr C know that within one month.

I'm also satisfied, and indeed it's agreed by all parties, that the adviser did make a mistake when Mr C tried to raise a new complaint on 24 February 2025.

So, I turn to the question of compensation. Monzo has paid £30 which Mr C feels is insufficient, and the investigator feels is sufficient. Mr C has said there are medical reasons why incidents like this affect him more than other people. And I must take that into account.

Our compensation guidelines say:

Typically an apology or small monetary award of less than £100 will fairly compensate a one-off incident or occurrence – such as a small administrative error or a short delay. An apology can often be enough to remedy these types of mistakes, as long as they cause minimal impact and are put right quickly.

Using financial services won't always be totally hassle free and we shouldn't be making awards for things that aren't more serious than the normal nuisances of everyday life. So just because a business has made a mistake it doesn't necessarily follow that we should always award compensation – especially when the impact is minimal.

In this case, Monzo didn't tell Mr C it had actioned his request. That's a one-off mistake and it put it right as soon as Mr C queried it. And the adviser's mistake in saying the complaint had already been raised was also put right quickly. In normal circumstances, I would say that an apology was sufficient to resolve this complaint. But Monzo has already paid £30, and I acknowledge the increased impact caused by Mr C's medical situation.

Taking everything into account, I think the compensation and apology already given are sufficient and I'm not therefore asking it to do anything further.

My final decision

For the reasons given above, I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr C to accept or reject my decision before 20 January 2026.

Stephen Farmer
Ombudsman