

The complaint

Mr L complains about several issues he says he's experienced with Monzo Bank Ltd.

What happened

Mr L is unhappy with the level of service he's been provided by Monzo; he considers Monzo to have ignored his communication preferences, for it to have little regard for his additional needs – something he considers to be abuse – and for it to have provided poor general customer service. As a result of these issues, Mr L feels Monzo has discriminated against him.

Over the course of several complaints, and prior to contacting our Service, Mr L raised these matters with Monzo. In response, Monzo issued multiple letters; with each addressing the various complaint points made at that given time. I've summarised some of these letters below:

- *November 2024* – this letter addresses Mr L's concerns about a disputed payment, specifically Monzo's handling of it, and also his communication preferences. The letter largely defends the bank's actions, but awards Mr L £30 compensation for any inconvenience he experienced.
- *February 2025* – this letter covers Mr L's disputed payment; it also looks at his communication preferences, the level of support he'd been provided, his allegation of discrimination and his request for financial support. Monzo agrees some aspects of its service could've been handled better, and it awards Mr L £155 compensation.
- *April 2025* – this letter awards a further £100 compensation. The bank identified again that the service it provided ought to have been better, and that it had caused an unnecessary delay in refunding Mr L some money.

Mr L contacted this Service in April 2025. While Mr L's complaint was with our Service, Monzo paid Mr L some further compensation for other matters; it paid him £80 for delays caused by its 'Wellbeing Team', and a short while afterwards it also offered Mr L a further £110 – which was for delays in paying him the previous £80, and for not providing a requested callback.

An Investigator here looked at what had happened. For ease, given the evolving and repeated issues Mr L kept raising new complaints about, the Investigator reviewed *all* events together. They ultimately concluded that Monzo ought to do more to put things right for Mr L and said Monzo should pay Mr L an additional £140, on top of its latest £110 award, which was to further compensate for the distress and inconvenience caused by its actions. Monzo agreed with the Investigator's findings, but Mr L didn't. He said he wanted more compensation than an additional £140; he wanted £500, and for his outstanding debt to the bank written off. Our Investigator reconsidered, in light of what Mr L had said, but they didn't change their mind. So, as no agreement has been reached, Mr L's complaint was passed to me to decide.

Initially, I contacted Monzo informally to set out how I didn't think it had done enough to put things right. I said:

"As I understand it, Mr L is unhappy with the level of service he's been provided by Monzo; specifically, he considers Monzo to have ignored his communication preferences and for it to have little regard for his additional needs – something he considers to be abuse. As a result of these issues, Mr L feels Monzo has discriminated against him. From what I've seen, these matters have come up several times and it isn't a standalone issue.

In fact, Mr L has been raising concerns about his communication preferences and additional needs, among other things, since at least 2024. Monzo appears to have dealt with several complaints from Mr L and, in my view, an over-arching and repeated element of these complaints is Monzo's inability to treat him in-line with how he's requested. That being, to discuss matters over the phone as opposed to email, or other written methods, and for his additional support needs to be at the forefront of his communication with Monzo.

Broadly speaking here, I don't think what Mr L is requiring of Monzo is onerous. In fact, it should be ensuring it has Mr L's needs in mind when it needs to communicate with him – or when he asks to speak with it. From what I've seen, that hasn't happened. Instead, for over a year, at least, Mr L has encountered barriers when communicating with Monzo; such barriers have surely impacted other aspects too, like the chargeback request Mr L made, in which it's very likely he was inhibited from fully engaging with the process, and found it difficult to get across his points or relevant evidence. Overall then, this appears to be a repeated – and almost systemic – issue. All of which has, no doubt, had a profound effect on his wellbeing and ability to properly connect with the bank.

With all of that in mind, I'm currently minded to recommend that Monzo increase its compensation offer here. I don't consider a total of £500 compensation to be unreasonable given the repeated issues over such a long period, and I think that amount would be acceptable to Mr L too. I'll be clear, at this point, that I'm not persuaded the problems Mr L has faced were motivated by either abuse and/or discrimination towards him specifically. Instead, I find it more likely that the mistakes Monzo made were down to poor service. I haven't seen anything to suggest Mr L was targeted for poor treatment. Rather, I think what's happened here amounts to Mr L being the unfortunate recipient of repeated and sustained mistakes by the bank as opposed to discrimination or abuse. Nonetheless, the impact here is clear; and Mr L has been open, more than once, about his communication and support needs and why it matters so much to him. Monzo has everything required to be aware of how best to engage with Mr L; it's had that information for some time. So, I certainly hope such incidents as Mr L experienced to bring about his complaint(s) here aren't repeated in future..."

Monzo accepted what I'd said, and it agreed to pay Mr L a total of £500 compensation. Since then, our Service has tried to reach Mr L several times but, unfortunately, we haven't been successful. So, to resolve this complaint, I'm going to issue this final decision.

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.

I don't intend to depart from my provisional view of the matter; Monzo has accepted what I set out, and Mr L hasn't provided any response. So, in short, and for clarity, I think Monzo ought to pay Mr L a total of £500 compensation to recognise the distress and inconvenience it caused.

I will add, for completeness, that I don't consider there to be grounds to direct Monzo to write off Mr L's existing debt as he's requested; I've seen nothing which persuades me that would be a reasonable action at this time. In terms of financial support and guidance, I would surely encourage Mr L to get in touch with Monzo, if he hasn't already, about any difficulties he's facing. Both parties can then work together to ensure Mr L has a sustainable way of managing and repaying his outstanding debt.

My final decision

My final decision is that I uphold Mr L's complaint. Monzo Bank Ltd should now put things right as I've set out, as it's agreed to do.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr L to accept or reject my decision before 9 March 2026.

Simon Louth
Ombudsman