

The complaint

Mr P complains about the outcome of a chargeback claim he made under his debit card, provided by Monzo Bank Ltd.

What happened

Mr P says he saw a staff member I'll refer to as 'Q' at a treatment centre I'll refer to as 'C'. Mr P says he approached C for insoles, but he was told he needed x rays, scans and four 'correction sessions' to his back.

Mr P paid £250 on his Monzo debit card to C on 3 December 2024 for the four treatment sessions as part of this.

Mr P says, in summary, that Q presented himself as a podiatrist, a chiropractor and a GP. He said once treatment had started, he later became concerned about Q, and when he investigated things he found out Q wasn't a podiatrist or GP and had in fact been 'struck off' as a chiropractor. Mr P said having done research, he believes Q committed a criminal offence by presenting themselves as a podiatrist.

Mr P was unhappy with this, as he explained he only agreed to treatment based on the fact Q was a GP and podiatrist. Mr P says after two of the sessions, he cancelled the remaining two treatments and expected a refund of £125.

In December 2024 Mr P raised a chargeback with Monzo and asked for £250 to be refunded.

Monzo issued a final response to the complaint at the end of February 2025. This said, in summary, that C had defended the chargeback claim and provided stronger evidence than Mr P. It said the treatments were available to Mr P and the service was as described.

Mr P remained unhappy and referred the complaint to our service. He said he wasn't given the opportunity to provide evidence to Monzo in relation to the claim. And he said he cancelled the appointments with more than 48 hours' notice, which was within C's policy for a refund.

Our investigator issued a view and did not uphold the complaint. In summary, he explained he thought it had been made clear to Mr P that Q was not a practising chiropractor in the UK. And he said he hadn't seen evidence C offered refunds if a treatment was cancelled with more than 48 hours' notice. He explained he didn't think Monzo did anything wrong when it didn't take the chargeback claim further.

Mr P disagreed. He said, in summary, that he didn't receive two out of four services he paid for. He said Q misrepresented themselves as a podiatrist. He also explained Q referred to themselves as a doctor, which he does not believe they are.

As Mr P remained unhappy, the case has 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.

Having done so, I don't think this complaint should be upheld. I'll explain why.

Mr P complains about a claim made under the chargeback scheme. A card issuer can attempt a chargeback under certain circumstances when a consumer has a dispute with a merchant – for example when goods or services aren't provided.

It isn't a legal right, and it's not guaranteed any funds will be recovered. But I'd generally consider it good practice for a card issuer to raise a dispute if there is a reasonable chance of it being successful. The chargeback process is subject to the rules of the scheme and strict criteria apply. It's worth pointing out that these are not set by Monzo.

In this case, Monzo did raise a chargeback, but did not pursue it further once C defended the claim. The alternative would have been to ask the card scheme to then arbitrate and decide the outcome based on the evidence from both sides. I would only expect Monzo to have done this if Mr P's claim had a reasonable chance of success at arbitration. So, I've considered if Monzo acted fairly.

I think it's fair to summarise Mr P's argument as that he didn't get the services he expected to, as Q represented themselves as a GP, a podiatrist and a chiropractor, which Mr P says they were not.

I've seen the documents C provided to Monzo when it defended the claim. This included a statement from Q in which they said Mr P was told on numerous occasions verbally and in writing that Q was not a chiropractor in the UK. Q also said they had not claimed to be a doctor.

I've seen a copy of some 'terms of acceptance' that I think it's likely Mr P saw at the time he agreed to the treatment. These state Q graduated as a 'doctor of chiropractic' but no longer practices as a chiropractor in the UK. They explain Q consults patients as a 'registrar' and is a 'senior spinal health specialist'.

I have considered that Q gives their title as "*Dr*", but this is quite different to saying they are a GP as Mr P has explained.

Thinking about all of this, I've not seen enough to persuade me Mr P provided sufficient evidence to Monzo to show that Q told him they were a practicing GP, chiropractor or a podiatrist. It follows that I can't see Mr P demonstrated to Monzo that he did not receive the services he paid for, and I can see why Monzo thought the fact he didn't receive the last two sessions was down to his choice.

It follows I don't think Monzo did anything wrong when it decided not to take the chargeback claim further, as I don't think it had a reasonable chance of success at arbitration based on the evidence provided by both parties.

I've noted the arguments Mr P raised about previous complaints about Q that have been upheld by other bodies. But these are historic, and I should note I'm only very specifically considering Monzo's role here and how it handled the claim under the chargeback scheme. So, this doesn't change my opinion.

I've considered the point Mr P raised about C having a 48-hour cancellation policy. But the

only thing I've seen in relation to this only mentions vouchers paid for via an online booking platform that Mr P didn't use. I haven't seen anything to suggest Mr P was eligible for a refund because he no longer wanted the treatment. So, this doesn't change my opinion.

I've also considered that at one point it appears C offered a £100 refund, but this was withdrawn when Mr P raised a complaint about it. Mr P will need to contact C directly if he wishes to see if this offer is available.

My final decision

My final decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr P to accept or reject my decision before 1 January 2026.

John Bower
Ombudsman