

## **The complaint**

Mr K is unhappy with the service he received from Monzo Bank Ltd when he called up to close his current account.

## **What happened**

Mr K called Monzo in June 2025 to close his current account. The adviser told Mr K to withdraw any money still in the account and then sent him a link via the chat function to close the account. However, before Mr K could complete this, the call was disconnected.

Mr K called Monzo back and made a complaint about the previous call. The adviser on this call was able to help Mr K close the account over the phone. They then logged a complaint for Mr K because he was unhappy with the service he'd received on the first call and the impact this had on his mental health.

Monzo looked into the complaint and although they considered the correct links were sent to Mr K in his initial call, they recognised the call had been regrettably disconnected. Monzo apologised for the adverse impact this had had on Mr K's mental health and to apologise for any inconvenience caused, Monzo offered Mr K £25 compensation. As Mr K remained unhappy, he brought the complaint to our service.

After listening to the calls, our investigator considered Monzo's offer to be fair in the circumstances. But as Mr K has disagreed, the complaint 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've reached the same conclusion as our investigator for broadly the same reasons. I appreciate this may be disappointing for Mr K, but I'll explain how I reached my decision below.

After listening to the first call Mr K had with the adviser, I understand he was sent the necessary links via chat, to self-serve his request to close the account. Monzo have told our service that this is their normal process to send the necessary links so that customers can close their accounts themselves.

The first call was disconnected, and I can understand for Mr K that he didn't consider that his matter had been resolved on that first call. It's unclear why the call was disconnected. But regardless, Monzo have said the level of service could have been better and a follow up message or call back could have been arranged.

I appreciate Mr K mitigated any impact and called Monzo straight back where he was able to speak to an adviser who was able to help him with his query and confirm that his account was closed, as requested.

Whilst I recognise this would have been a frustrating situation for Mr K and I don't make light

of any impact this would have had on him – I'm satisfied Monzo were able to action his request in a short amount of time. And overall, I consider the apology and compensation offered to be fair and reasonable in the circumstances for the distress and inconvenience caused for the call being disconnected.

### **My final decision**

My final decision is Monzo Bank Ltd should pay Mr K £25 compensation, to the extent they haven't already done so.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr K to accept or reject my decision before 18 November 2025.

Laura Davies  
**Ombudsman**