

The complaint

Mr T complains that when he wanted to add his Monzo card to the card wallet of his new mobile phone, he was unable to do this. Monzo gave poor service when trying to get this matter resolved.

What happened

Mr T bought a new mobile phone. He tried to add his Monzo card to the phone's card wallet so he could pay contactless but couldn't. So, he spoke to Monzo. Over a period, Mr T chased a response and a callback from Monzo which didn't happen. In addition, Mr T didn't get his complaint response within the eight-week time limit set by the Financial Conduct Authority.

Monzo accepted its service had been poor. It accepted all that Mr T had said and paid £100 compensation. It paid an extra £25 for the late response to the complaint. Taking the total compensation to £125. Mr T remained unhappy and brought his complaint to the Financial Ombudsman Service where one of investigators considered the merits.

The investigator acknowledged Mr T's problems, but said the card was now available in the wallet and as he had a card which could be used in person, the effect was minimised. So, they considered the compensation offered of £125 to be sufficient.

Mr T disagreed. He said he has another complaint ongoing and compensation is higher. So he thinks the compensation in this case should match the other case. Mr T also said he'd looked at the compensation scenarios available on the Financial Ombudsman Service website and felt his complaint fell into the £300 - £750 category. As agreement couldn't be reached, Mr T asked for an ombudsman's decision and so 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.

I know this will come as a disappointment to Mr T, but I don't intend to uphold his complaint.

The only matter here for me to make a finding on is what compensation is warranted. All other matters are agreed.

When I consider what compensation to award, I do so based on the facts of the case in front of me. I do not compare it with similar cases as circumstances vary on each case.

Mr T couldn't access his Monzo account using his phone for several weeks. I totally accept that being able to pay on your phone without the card limit of £100 for contactless before a PIN being needed is an enormous benefit. And I don't doubt that not having this facility was inconvenient to Mr T. But the fact does remain that he did still have access to his account through his card and the associated PIN. If Mr T had been denied any access to his account, then the award would have been higher.

Mr T thinks his case falls into the category of £300 - £750 of our compensation guidance. That sector says:

An award of over £300 and up to around £750 might be fair where the impact of a business's mistake has caused considerable distress, upset and worry – and/or significant inconvenience and disruption that needs a lot of extra effort to sort out. Typically, the impact lasts over many weeks or months.

Mr T had to chase Monzo on a few occasions and didn't get a reply or an answer. That would have been frustrating. But to award in this range, I have to be persuaded that Monzo's actions caused considerable distress, upset and worry which took a lot of extra effort to sort out. I'm not persuaded that considerable distress was caused.

Alternatively, the range of up to £300 says:

An award between £100 and £300 might be suitable where there have been repeated small errors, or a larger single mistake, requiring a reasonable effort to sort out. Typically, the business's actions could have resulted in some acute stress lasting hours at the lower end – or a have had a milder impact across a few days, or even weeks. In this range you'll usually see either some inconvenience has been caused, or lower levels of distress, disappointment and loss of expectation.

I think here the business made continued errors by not calling back or answering the questions raised and that caused frustration and inconvenience and led to more calls having to be made by Mr T. I think Mr T was impacted and had to make reasonable efforts to sort the issue out, but I think overall, I would have to class that impact as mild.

For the reasons above, I think Monzo has compensated Mr T appropriately and I don't think it has to do anything further.

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 T to accept or reject my decision before 16 January 2026.

Stephen Farmer
Ombudsman