

The complaint

Mr A complains about a call he made to Monzo Bank Ltd on 24 September 2025 which he says it mishandled. He also complains that the call handler wouldn't put him through to a manager or allow him to raise a complaint.

What happened

Mr A had accounts with Monzo Bank that were closed.

Mr A says he discovered one of his closed accounts still had a remaining balance – he did so having made a subject access request. He called Monzo on 24 September 2025 to arrange for this balance to be released. He says the agent he spoke to told him he'd failed security and that they couldn't put him through to a manager because of this. He says he was told he'd have to wait 48 hours for a call-back. He says the agent offered to log a complaint for him but said they'd do that themselves which he was unhappy about. He complained.

Monzo looked into Mr A's complaint but didn't uphold it. Monzo said he'd failed security, and the correct processes had been followed. Mr A was very unhappy with Monzo's response and so complained to our service.

One of our investigators looked into Mr A's complaint but didn't recommend that it be upheld. Mr A was very unhappy and, amongst other things, asked for his complaint to be referred to an ombudsman. His complaint was, as a result, passed to me.

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 can see that Mr A was calling Monzo several months after his accounts had been closed with immediate effect. He was calling because he'd discovered there was a balance of approximately £400 left in one of his accounts. He wanted this money released. I can understand why Mr A may have been unhappy with Monzo when he called. I am, however, satisfied that the agent asked him the appropriate security questions in the circumstances and that Mr A answered one of the questions incorrectly. The agent was, therefore, right to say that they couldn't help with his query and right not to escalate the call to a manager.

As I've already said, I can understand why Mr A may have been unhappy with Monzo when he called. I don't, however, agree that this justified his response to failing security, his tone or some of the comments he directed at the agent. An agent who remained professional throughout and tried to help. They offered to log a complaint too.

I can see Mr A was able to pass security when he called back the same day. The agent he spoke to was able to arrange for his balance to be paid to an account he nominated. The balance was paid the following day.

My final decision

My final decision is that I'm not upholding this complaint as Monzo Bank Ltd hasn't acted unfairly or unreasonably.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr A to accept or reject my decision before 26 February 2026.

Nicolas Atkinson
Ombudsman