

## The complaint

Mr S complains Monzo Bank Ltd failed to meaningfully intervene when he was gambling.

## What happened

Mr S complained to Monzo, he told it he'd gambled significant amounts of money over a period of a little over a year. This gambling was despite Mr S being registered with GamStop and having a gambling block in place with Monzo.

Mr S said Monzo should have realised he had a problem with gambling because there were many payments to gambling sites outside the UK, unpaid direct debits, he'd spend all his income very quickly and raised 36 disputes with Monzo about gambling payments.

Mr S complained to Monzo, it should have identified his clear vulnerability and intervened to stop his gambling. Mr S explained the damaging effect the gambling had on his finances and his mental health and asked Monzo to refund the money he spent.

Monzo responded to say its gambling blocks can't stop every site accepting his card, especially if the site is overseas. Monzo said Mr S could add individual blocks to certain merchants, for card payments or transfers.

Monzo said it doesn't individually monitor accounts but had reached out to challenge Mr S' spending, without a response. Monzo said it took a bit too long to respond to Mr S' complaint and offered a £25 voucher.

Mr S brought his complaint to this service and said the final response Monzo sent was rushed and inconsistent. An investigator looked into things but didn't think Mr S' complaint should be upheld.

The investigator said there was a gambling block on Mr S' card, but it relied on merchant codes identifying payments as gambling, and since Mr S used overseas sites, the payments went through.

The investigator thought Monzo had intervened, and asked Mr S about his gambling, but didn't get a response. And the investigator thought even if Monzo had proactively blocked merchants, Mr S would have continued to gamble elsewhere.

Mr S disagreed and said Monzo knew about his gambling but did nothing to try and intervene, despite clear signs he was vulnerable.

Mr S thought Monzo should have been more proactive in blocking transactions and reaching out to him, he'd raised several gambling payments as disputes, so Mr S thought it was clear to Monzo he was struggling to stop gambling.

Mr S asked for an ombudsman to decide his complaint.

## **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've carefully considered what Mr S has said throughout his complaint, especially after he was sent the investigator's assessment, looked at the spreadsheets he's sent in and considered whether Monzo treated him fairly.

Mr S had a gambling block on his card. This block only works, generally, for UK based gambling sites which use the correct merchant code. Unfortunately, lots of overseas sites use a different code, and the gambling block won't stop these payments.

I can see Mr S was spending, on his card and by faster payment, with overseas sites or transfer companies. I don't think Monzo's card block would stop these payments.

Mr S raised several disputes about payments he'd made to some of these sites, and he says this should have alerted Monzo to his gambling. I think it did, Monzo reached out to Mr S after some of these disputes to see if he needed help blocking merchants.

But Mr S didn't respond to Monzo. I think Monzo did intervene and try and see what further support it could offer to Mr S, in addition to the block he already had in place.

I realise Mr S thinks further intervention was needed, but I don't agree, I think any further intervention would have gone unanswered too. I think Mr S' compulsion to spend was driving his gambling, I don't think Monzo could have stopped this.

And I think this is further evidenced by actions Mr S took, like registering with GamStop, then gambling with companies circumventing this block.

I think if Monzo had reached out, and Mr S had blocked some of the merchants he was gambling with, it's very likely Mr S would have found other sites to spend with.

Mr S has said Monzo has an obligation to identify vulnerabilities and take proactive action to support him. But I think Monzo did this, it tried to offer support but received no response.

Unfortunately, I think Mr S needed support in tackling his compulsion to spend, something I think he's now done, and this is great to see. But I don't think Monzo could be expected to offer the support Mr S needed.

Monzo could add a gambling block, and it did this. Monzo can also offer other blocks and tried to get a conversation going with Mr S, but he didn't engage. I think, in the specific circumstances of Mr S' complaint, Monzo's done what I'd expect it to do.

Mr S has sent in evidence of his spending, and I agree he spent a lot of money with gambling and crypto sites. And I have no doubt this excessive spending has had a significant impact on Mr S personally.

But I don't think I can fairly hold Monzo responsible for the money Mr S has spent or the effect this has had on him.

I think Monzo treated Mr S fairly in relation to his spending, it offered support with the gambling block, and identified Mr S was struggling with his gambling and reached out to intervene, but this offer wasn't taken up.

Monzo admitted it took a bit too long to respond to Mr S' complaint, and offered a £25 voucher, and this seems fair in the circumstances.

I don't agree Monzo's response is rushed or inconsistent, I think it covers a lot of points and explains what Monzo could do to support Mr S and what it did.

I realise this will come as a disappointment to Mr S, but I can't fairly say Monzo failed to intervene in Mr S' spending, because I think it did. And because of this, I don't think Monzo needs to do more to resolve Mr S' complaint.

### **My final decision**

My final decision is I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S to accept or reject my decision before 5 January 2026.

Chris Russ  
**Ombudsman**