

## **The complaint**

A company, which I will call L, complains that Monzo Bank Ltd requires its director to send a selfie video for identification purposes and has blocked full account access until this happens.

Mr H, who is a director of L, brings the complaint on behalf of L.

## **What happened**

Monzo did not uphold L's complaint, explaining that the process was necessary and proportionate for account security. Our investigator agreed Monzo acted in line with its terms and treated L fairly. L disagreed and asked for an ombudsman decision.

## **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 carried out an independent review and having done so, I've reached the same conclusion as our investigator.

L argues Monzo's insistence on biometric data breaches UK and international laws as well as data protection rules and constitutes an unfair contractual term. I understand these concerns. However, our role is to decide what's fair and reasonable—not to make legal rulings. Issues about data protection should be raised with the Information Commissioner's Office ([ico.org.uk](http://ico.org.uk)).

The key issue is Mr H's objection to providing a selfie video. He says Monzo refused alternative options and is acting with disregard for the law and ignoring security risks. But here's how I see things.

- Monzo needs to confirm identity to keep accounts safe and prevent fraud.
- Asking for a selfie video is part of its standard process and meets regulatory requirements.
- As a digital-only bank, Monzo relies on app-based checks and information sent over the internet.
- Monzo doesn't have a way to verify identity through third parties.
- I appreciate Mr H's worries about biometric data, but Monzo has no other way to confirm identity to unlock full access to L's account.

So I find Monzo did not act unfairly or unreasonably and it follows that I cannot uphold this complaint.

## **My final decision**

For these reasons, my final decision is that I'm not upholding this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask L to accept or reject my decision before 6 January 2026.

Susan Webb  
**Ombudsman**