

The complaint

Mr S complains Monzo Bank Ltd failed to meaningfully intervene when he was gambling excessively. He's also unhappy with how they responded to his Data Subject Access Request (DSAR.)

What happened

Mr S raised a complaint with Monzo on 26 June 2025 as he was unhappy with what he considered were repeated and systemic failures in Monzo's gambling block tool. Mr S explained this had resulted in significant financial loss, a deterioration to his mental health and considered Monzo had failed in their duty of care to a vulnerable consumer.

Monzo's wellbeing team reached out to Mr S the following day given what he'd said in his complaint. Mr S confirmed he was safe but requested a Data Subject Access Request ("DSAR") to be raised.

In their final response, Monzo explained the gambling block had worked as it should have and the transactions Mr S was disputing had been made via faster payments, which their block didn't cover. In terms of support, Monzo said their wellbeing team had reached out to Mr S on several occasions but hadn't received any responses from Mr S so couldn't offer any further support without his consent.

Mr S was unhappy with Monzo's response and was also unhappy with how they handled his DSAR and delays in providing this to him. So, he brought his complaint to our service.

Our investigator agreed there were limitations to Monzo's gambling block and Monzo wouldn't have been able to stop the payments Mr S was disputing. Our investigator also noted Mr S had been made aware of these limitations when he'd raised a previous complaint with Monzo in 2023. They also considered Monzo had fairly reached out to Mr S over the years but unfortunately hadn't heard back. Our investigator didn't recommend Monzo should do anything more.

Mr S disagreed with our investigator and maintained that Monzo had failed to safeguard him and had been aware of his vulnerabilities and issues with gambling for several years.

In summary, Mr S is seeking the following:

- Refund of all gambling related losses incurred after a manual freeze was applied to his account on 21 February 2025, along with interest.
- Refund of £500 sent to a gambling website via a third party platform in August 2023. Along with any subsequent payments to that website since.
- Distress and inconvenience payment of £1,500 for what he considers are safeguarding failures and complaint and data handling failures during acute vulnerability.
- If Mr S requests, for blocks or friction for named gambling payees to be added on his

account moving forward.

As Mr S remains unhappy, 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 broadly the same outcome as our investigator. I appreciate this will be disappointing for Mr S and wasn't the outcome he was hoping for. But I'll set out how I reached my opinion below.

Firstly, I'd like to assure Mr S that I've carefully considered all his points and submissions but my decision focuses on what I consider to be the key points of this complaint. If I haven't commented on something in particular, or in as much detail, it doesn't mean I haven't considered it and isn't meant as a discourtesy to Mr S. It simply reflects the informal nature of our service.

I would also like to recognise that Mr S has referenced a number of other ombudsman decisions that he considers are relevant and have similarities to his own complaint, which have been upheld. Each complaint is assessed on its own merits, and I would like to assure Mr S I've taken his individual circumstances into account when deciding what I consider to be fair and reasonable.

Gambling block and transactions

Monzo offer a number of tools to help customers who might be struggling with problem or excessive gambling, including a gambling block. I can see Mr S has utilised this tool which generally works by stopping payments to gambling sites which use the correct merchant code for gambling transactions. And from everything I've seen, when active on his account appears to have worked correctly.

From looking at Mr S's statements I can see he's spent a lot of money on gambling transactions and Mr S has recognised he has struggled with addiction issues. I'd like to thank Mr S for being open and honest with us about his circumstances and appreciate this has impacted his mental and physical health.

However, it appears the transactions Mr S is disputing are payments that were made via faster payment. And Monzo have explained the block doesn't work for faster payments.

Mr S has already previously raised a complaint with Monzo in 2023 about a £500 transaction and at that time Monzo told him it had gone through as he had made the payment via faster payment. They did explain they could block certain merchants at that time and reached out to Mr S to offer support but didn't receive a response. Mr S has argued that Monzo should have done more and known to block this merchant even without his direct consent.

But as the payment to that merchant was made via a third-party provider I'll refer to as "T" which is payment processor – I don't think it would have been reasonable for Monzo to have blocked T without the consent of Mr S as this would have impacted numerous possible transactions. And even if they had taken steps to block the gambling site, because Mr S was making the payments through T, these payments wouldn't have been picked up by the block.

I think Monzo have tried to apply friction where they can and I can see times when Mr S

has reached out and asked Monzo to remove the gambling block they've asked Mr S to confirm he wants this. And where he has, they've adhered to his request which came with additional cooling down time. I also think Monzo have fairly made customers aware there are limitations to their block and also explains to their customers in the app that they'll try their best to block these payments – but if they go through the customer will be liable for them.

So, whilst I sympathise with Mr S, I can't agree he wasn't aware of the limitations of Monzo's gambling block. And as I can't see that Monzo's block has worked incorrectly, I won't be recommending Monzo refund any gambling related losses Mr S considers he's incurred.

Wellbeing support

Mr S considers Monzo should have done more to intervene and/or safeguard him. From reviewing Monzo's chat history with Mr S, I can see their wellbeing team have reached out to Mr S several times over the past few years to offer support where they had concerns. However, Mr S did not engage or respond to most of these contacts. So, I'm not sure what more Monzo reasonably could have done in the circumstances. Mr S did respond after his complaint had been raised but didn't ask for any gambling support at that time and said in summary, whilst he appreciated Monzo's concern around his wellbeing he was now stable and supported.

Mr S also thinks Monzo should have done more following a manual freeze that occurred on 21 February 2025. I appreciate Mr S considers this was Monzo manually intervening due to gambling patterns, but this block doesn't appear to have been due to gambling activity. And in any event, I don't think it would be reasonable to expect Monzo to monitor all of their customer's transactions to look for specific spending habits or patterns.

However, having reviewed Monzo's interactions with Mr S, I'm satisfied they have tried to reach out to offer support a number of times, but their offers haven't previously been taken up.

Monzo can offer support to Mr S and he has said he may wish to discuss the possibility of blocking particular merchants. Moving forward I would encourage Monzo and Mr S to have discussions about what support can be offered to him, including discussing if certain merchants can be blocked. But with the understanding that those blocks will likely only work if the payment is made directly to that merchant.

DSAR

Mr S is unhappy with the length of time Monzo took to process his DSAR. From Mr S's perspective what he asked for was straight forward and should have been completed quickly. However, Monzo had one month to respond to Mr S's request which he submitted on 27 June 2025.

Mr S has argued this is a deadline not a goal and Monzo should have recognised he was in a vulnerable situation and prioritised his request. But I can't agree that Monzo did anything wrong when they responded within the deadline on 23 July 2025. Mr S has said he needed to have this information to progress his complaint with our service, but that isn't a requirement in bringing a complaint to us. And our service will ask the business for relevant information to each complaint.

Although Monzo responded in time, Mr S couldn't access the DSAR as he had changed his phone number and a one-time passcode was needed to access the information. I can't say Monzo were at fault for this or it was then unreasonable to ask Mr S to complete further verification to identify himself given the number had changed. This was personal

information and so I understand why Monzo would need to verify the new contact. Monzo asked Mr S for further identity and verification on 29 July 2025 at which point I understand Mr S raised concerns with the Information Commissioner's Office (ICO).

I appreciate receiving this information would have been very important to Mr S but I don't think Monzo acted unfairly when processing his request. I can also see that Monzo messaged Mr S on 11 July 2025 and explained: *"Unfortunately we aren't able to speed up the DSAR process, so it may take up to 1 month for us to provide you with the data you've requested, however if you prefer we can send you a copy of your chat history over the in-app chat now. Please let us know if you'd like us to do this."* So, I think Monzo were considerate of the impact Mr S had explained and offered to provide a large portion of his requested information for him earlier if he wished.

Mr S has raised his concerns with the ICO but overall, I can't agree Monzo have made an error – so I won't be recommending anything further.

My final decision

For the reasons explained above, my final decision is that 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 23 April 2026.

Laura Davies
Ombudsman