

## **The complaint**

Miss S has complained that Monzo Bank Limited won't refund the money she lost after falling victim to a scam.

## **What happened**

In summary, in summer 2025 Miss S was applying for jobs and was contacted by scammers. They offered her a fake job opportunity, completing remote tasks for a high rate of pay.

In order to get her commission, Miss S had to pay her own money on to the scammers' platform. Over the course of several weeks, she made over £12,000 in card payments from her Monzo account to her accounts at international money remittance services. Then the money went from those remittance services to the scammers' accounts abroad.

During the course of this, Miss S was questioned and/or warned about scams by some of the remittance services and another bank involved. She asked the scammers what to say, and gave false information to those firms.

In the end, the scammers demanded larger and larger amounts, they became hostile, Miss S couldn't withdraw, and she looked into the matter online and realised it was a scam.

Monzo didn't think they were liable for Miss S's loss.

Our investigator looked into things independently and didn't uphold the complaint. Miss S asked for an ombudsman's final decision, so the complaint'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 understand that Miss S fell victim to a scam, for which she has my sympathy. I appreciate that such scams can feel really cruel, and they're often not easy matters to face, not least if one is going through a tough time more generally. And I appreciate why she would want to try to get her money back. We must keep in mind that it's the scammers who are primarily responsible for their own scam, and it's the scammers who really owe Miss S her money back. But in this case between Miss S and Monzo, I'm just looking at what Miss S and Monzo might be liable for. Having carefully considered everything that both sides have said and provided, I can't fairly hold Monzo liable for Miss S's loss. I'll explain why.

It's not in dispute that Miss S authorised the payments involved. So although she was manipulated by scammers and didn't intend for the money to end up with scammers, under the Payment Services Regulations she is liable for her own payments and the resulting loss in the first instance. And broadly speaking, Monzo had an obligation to follow her instructions – the starting position in law is that banks are expected to process payments which a customer authorises them to make.

Monzo should have been on the lookout for payments which could be the result of fraud or scams, to help prevent them. But a balance must be struck between identifying and responding to potentially fraudulent payments, and ensuring there's minimal disruption to legitimate payments. While there is a duty to avoid causing foreseeable harm, not all harm will be reasonably foreseeable. I've thought carefully about whether Monzo should have done more in Miss S's case.

I think Monzo should've provided some intervention by the point of the payment for nearly £4,000 on 9 July 2025. Before that point, the payments had been for relatively modest amounts and the outgoings had been relatively spread out. But that payment represented a significant increase in spend which was not very in character for this account, following several bounced payment attempts, and by then a suspect pattern of spending was forming. While the spending was not so remarkable or overtly suspicious that Monzo needed to do things like block the account outright, I do think they should've carried out some intervention, such as by giving Miss S automated tailored warnings.

The question, then, is whether reasonable, proportionate intervention would've most likely stopped the loss here or not. We're not the regulator, so we're not here to issue fines or to punish businesses for making a mistake. We're here to decide complaints fairly. If I found that the missing intervention would've most likely stopped the loss, then it would be fair to hold Monzo liable for that loss based on a failure to intervene. Whereas if I found that such intervention would've most likely *not* stopped the loss, then it wouldn't be fair to hold Monzo liable based on a failure to intervene. In other words, it wouldn't be fair for us to hold Monzo responsible for losses which they most likely couldn't have stopped anyway.

When working out what would've likely happened if Monzo had intervened, I must take into account what happened when the other firms did intervene with Miss S. Those interventions took place during the same period, regarding the same scam, so this is very relevant and compelling evidence.

I see that multiple firms questioned Miss S about her activity. And I'm afraid I must take into account that those firms were repeatedly misled by Miss S, which would've hindered them from being able to reasonably uncover what was going on or prevent it. She followed the scammers' instructions to give false information, added false information of her own accord, and was quite proactive in seeking advice from the scammers on how she should best mislead the firms. Miss S was messaging with the scammers even while on the phone to fraud prevention staff, keeping the scammers updated and taking further advice. I'm afraid that from what I've seen, it looks like Miss S was notably willing to follow the scammers' instructions, and was determined to get these payments through one way or another. She signed up to new firms to facilitate the payments, and even when firms blocked payments outright, she just used a different one. I'm afraid I cannot reasonably set all of that aside.

For Monzo, given the risk level at hand, I think proportionate intervention would've involved asking Miss S some automated questions about the spending, and then providing automated warnings tailored to her answers. But untruthful answers would've most likely led to warnings which wouldn't be relevant to Miss S's situation and wouldn't resonate with her. And from what I've seen, when other firms asked her such questions, they were given such untruthful answers. So it seems most likely that tailored warnings would not have stopped the loss here. And even when Miss S was given more broad scam warnings and information, that didn't stop the loss either.

Even if I thought that Monzo should've carried out person-to-person intervention here, I'm afraid I'd still find that it would be unlikely to have stopped the loss. Again, Miss S spoke with other firms directly, but continued to mislead them. She went to the scammers for help with what to say, and continued to message with the scammers while on the phone. As such, it seems most likely that Monzo would've also received misleading answers which would've prevented them from reasonably being able to identify or prevent the scam. Further, it looks like even if Monzo had gone as far as blocking the spending outright, Miss S would've most likely just made the payments using different firms instead.

So while Miss S does have my sympathy, I'm afraid that based on the evidence and the balance of probabilities, I find that even if Monzo had carried out reasonable, proportionate intervention, it's more likely than not that Miss S would've still gone ahead with the spending. And so I cannot fairly or reasonably hold Monzo liable based on a failure to intervene here.

In coming to this conclusion, I have taken Miss S's vulnerabilities into consideration. I'm grateful to her for being open and candid with us about them. I should explain that while we take vulnerabilities into account, a party having a vulnerability does not mean that the party will automatically have their case upheld. And I could only fairly expect Monzo to have taken account of Miss S's vulnerabilities if they were reasonably aware of them at the time. Here, Monzo were not told about Miss S's vulnerabilities until after the scam. I can't see that they had sufficient reason to think she had those vulnerabilities before that, and it doesn't look like they could have reasonably known. So I cannot fairly or reasonably hold Monzo liable based on a failure to take account of her vulnerabilities at the time. And even if I'd thought that Monzo should've intervened more strongly or at an earlier point based on vulnerability concerns, I've found it's most likely that such intervention would not have stopped the loss. So while I do sympathise with Miss S, this does not change the assessment.

I've then considered what Monzo did to try to recover the money after Miss S told them about the scam. Unfortunately, it wasn't possible for Monzo to take back funds which Miss S had already sent abroad via her remittance services. And any funds remaining in Miss S's own remittance accounts were still in her name, so there'd be nothing more for Monzo to do there either. As these were card payments to Miss S's international remittance firms, they were not covered by the CRM Code nor by the PSR's latest rules. While card payments can sometimes be recovered through chargebacks, there was no chargeback reason which would've been appropriate here. A chargeback would've been a claim against the legitimate remittance services rather than the scammers. And the remittance services provided the services they were supposed to. There was no realistic prospect of success for a chargeback, and chargebacks are voluntary, so Monzo didn't need to try one in this case. And I'm afraid there was nothing more that Monzo could've reasonably done which would've realistically got the money back here.

So while I'm very sorry to hear about what the scammers did to Miss S, I don't think Monzo can fairly be held responsible for her loss. And so I cannot fairly tell Monzo to reimburse Miss S in this case.

**My final decision**

For the reasons I've explained, I don't uphold this complaint.

This final decision marks the end of our service's consideration of the case.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss S to accept or reject my decision before 4 May 2026.

Adam Charles  
**Ombudsman**