

## **The complaint**

Mr T says Monzo Bank Limited (“Monzo”) refuses to refund him for transactions on his account he says he didn’t authorise.

## **What happened**

Mr T says several transactions made on his account between 20 and 23 June 2025 were unauthorised. The transactions in question were all made to gambling sites with a total of over £20,000 in dispute. Mr T complained to Monzo and asked it to refund all the transactions in dispute.

Monzo considered Mr T’s complaint but based on the technical evidence it had decided that it would not be willing to refund these transactions and decided to close Mr T’s accounts.

Unhappy with Monzo’s response, Mr T brought his complaint to our Service. He said the transactions should be refunded as they weren’t carried out by him and he was also unhappy his accounts had been closed. Our investigator completed an independent review of Mr T’s complaint but decided not to uphold it. She found several inconsistencies in Mr T’s evidence about what happened when his phone was allegedly stolen. She also noted that the transactions disputed were verified via 3Ds, and that his stolen phone was used at the same IP address as his replacement phone just minutes after. There had also been evidence that an identification video was submitted from the alleged stolen device which matched the identification video that was sent to open the account originally and matched the video sent from the new device – showing that the same person was accessing both devices even after Mr T had said it had been stolen.

So, the investigator didn’t uphold Mr T’s complaint. Mr T wasn’t happy with this so, the complaint has been passed to me for a final 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.

Before I set out my thoughts, I want to acknowledge that I have summarised this complaint briefly and, in less detail, than has been provided. I’ve focused on what I think is the heart of the matter. Please rest assured that while I may not comment on every point raised, I have considered it. I’m satisfied that I don’t need to comment on every individual point or argument to be able to reach what I think is the right outcome. Our rules allow me to do this and reflect the fact that we are an informal service and a free alternative for consumers to the courts.

As set out by the investigator, Mr T’s evidence about the theft of his phone and the transactions which were unauthorised has been inconsistent throughout. There are inconsistencies surrounding the date of the theft, the circumstances in which his bag was taken, the details of the police involvement and - most importantly - the transactions which were and were not authorised. As such, I am unable to rely on Mr T’s evidence to determine

what is likely to have happened.

The evidence from Monzo shows that the transactions were all carried out on Mr T's registered device and passed through an additional 3Ds verification step. This means that the person making the transactions would've needed to enter a one-time passcode sent via SMS or approve the payment in the app. Mr T's phone was protected with a PIN and his Monzo app would've also been protected with a passcode and/or biometrics.

The technical data also shows that Mr T's Monzo app was logged in from his device on 26 June 2025 – which is after the date it was allegedly stolen. And the app was then logged into via his new device, just minutes later at the same IP address. Showing that it's likely the two logins were completed by the same person at the same place. There is also evidence that an identity verification video was set from the allegedly stolen phone, which matched the person ID in Mr T's account opening video and a video sent from his new device. Again, suggesting that this was completed by the same person. So overall, I am not persuaded that someone else had Mr T's device and app login details to complete these transactions. It follows then that I think these transactions were completed by Mr T.

Following the initial outcome completed by the investigator, Mr T has provided evidence that he has managed to get a refund of the disputed transactions from some of the gambling merchants in question. However, some are still outstanding. Mr T has asked us to help him get refunds for the outstanding disputed transactions, and to help him get his account reopened by Monzo. However, Mr T has not been able to provide any persuasive evidence of how someone else could've completed these transactions without his involvement or consent. So, I am still not able to ask Monzo to refund the transactions as unauthorised.

As detailed by the investigator, Monzo were within their rights to close Mr T's accounts in these circumstances and they have no obligation to reopen them. So, while I know this will be disappointing for Mr T, I cannot ask Monzo to reopen his accounts, nor can I ask them to refund the transactions still in dispute.

### **My final decision**

I am not upholding this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr T to accept or reject my decision before 29 April 2026.

Sienna Mahboobani  
**Ombudsman**