

## The complaint

Miss B complained that Monzo Bank Ltd had failed to sort out problems she had when trying to access her account via Monzo's mobile banking app.

## What happened

Miss B, a Monzo customer, repeatedly faced issues accessing her account due to issues with her Personal Identification Number (PIN). Although from time to time Monzo's support team was able to help her regain access through verification, the issue wasn't satisfactorily resolved.

Monzo confirmed the PIN wasn't blocked and advised Miss B to complete the PIN recovery process again. It offered £100 compensation for delays and inconvenience.

Our investigator considered this fair, but Miss B disagreed, saying the payment didn't address her inability to use basic banking services and she referred to Monzo's regulatory obligations. The case was escalated for an Ombudsman decision and it came to me.

I issued a provisional decision saying as follows:

I can understand Miss B's frustration that Monzo's app doesn't seem to work reliably on her phone because she repeatedly has a problem with the PIN. And I agree that Monzo could've handled her complaint better when Miss B contacted it to raise her concerns. So my main focus is on what more it would be reasonable to expect Monzo to do here and whether it has done enough to put things right.

I have taken into account the relevant law, as well as regulatory requirements (including those mentioned by Miss B) and best industry practice when deciding whether or not Monzo has acted in a fair and reasonable way overall.

I appreciate that the PIN problems don't seem to be caused by anything Miss B is doing wrong – she's successfully been able to access her account via the mobile app from time to time. So it looks like it ought to work for her.

But I must be impartial here and I think it's reasonable to say that Monzo is also reliant on the technology it uses - and there's a limit to how far it's reasonable to expect Monzo to be responsible for problems a customer has using that technology when things go wrong.

I've looked at Monzo's terms and conditions to see if this situation is covered.

Monzo's terms say: *'You're responsible for making sure that your device can run the Monzo App (which we'll update from time to time). Sometimes important information won't show correctly on older operating systems. We also can't guarantee that all features in your Monzo app will work as expected on older operating systems.'*

*'We're not responsible for any loss or damage (direct or indirect) caused by something beyond our reasonable control. We're also not responsible for any loss or damage (direct and indirect) if something was unavoidable despite us using reasonable care and skill to avoid it. This may include hardware breakdowns ...problems with a third party system or network...data-processing failures.'*

In my view, Monzo's terms are clear in explaining the customer's responsibility. I think that fairly includes operating a phone or device that can work with Monzo's app and it puts the onus on Miss B to have a phone or other device that she can use to access Monzo's app and banking platform.

I'd expect Monzo to try and help customers when they have a problem using the app – and I am satisfied that Monzo has done all that I'd reasonably expect here. It has engaged with Miss B each time she's had a problem and taken her through its troubleshooting options. From time to time, this has worked. But it's unclear to Monzo why Miss B is experiencing the issues she's having and Monzo has said it isn't anything to do with things at their end as her PIN and account aren't blocked. So there's nothing in the way Monzo has her account set up that I could tell it to change to remedy the issue. And having checked with Monzo to see whether this is a wider issue, it has said this isn't an issue other customers are experiencing. This makes me think that the problem is more likely to be something to do with Miss B's phone that's intermittently affecting her being able to interact with Monzo's mobile app.

I can completely understand why this is very frustrating for Miss B. But I can see that she hasn't always responded in a timely manner to Monzo's prompts when it has provided the steps to be completed again and no further response has been received. And whilst she might think she shouldn't need to have to keep repeating steps she's taken previously or the process isn't working because she's done this all before, Monzo has said the PIN recovery process is a mandatory step to ensure full security of the account. That seems reasonable to me and I would encourage Miss B to follow the instructions sent at the end of September 2025, if she hasn't already done so.

Thinking about all of this, I'm not persuaded this means Monzo has treated Miss B unfairly so far as the PIN issue is concerned. I'm sorry to disappoint Miss B. But I think Monzo has done all that it's reasonable to expect in these circumstances when I haven't found that it has acted outside of its terms or made a mistake and I can't fairly say it hasn't made reasonable efforts to try and resolve the issue with Miss B.

But, like the investigator, I think Monzo could have provided better communication throughout. In particular, Monzo could have clarified that Miss B needed to complete verification again as part of the troubleshooting process to resolve the issue even when she'd done this just a few days earlier. And Monzo has acknowledged there were delays responding to her complaint.

Thinking about all of this, I think £100 compensation is fair to reflect the impact and extent of Monzo's poor service on Miss B and the frustration and inconvenience she experienced (bearing in mind I haven't seen enough to be able to say that Monzo is responsible for the underlying issue with the PIN).

I haven't identified any financial loss arising from Monzo's poor service and I consider £100 is in line with the amount this service would award in similar cases and fair compensation for Miss B in her particular circumstances.

### **What the parties said in response to my provisional decision**

Miss B confirmed that she was now able to access the PIN for her account and she

accepted my provisional decision.

Monzo didn't send any further comments by the deadline for responses.

### **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.

As I haven't heard anything from Monzo to make me change my mind and Miss B has accepted my provisional decision, I am satisfied that £100 compensation is fair compensation for Miss B in these particular circumstances.

### **Putting things right**

Monzo should pay Miss B £100 compensation, as it has offered to do.

(If Monzo has paid Miss B any part of this award already, it can set this off against the total compensation awarded)

### **My final decision**

My final decision is that I uphold this complaint and Monzo Bank Ltd should pay Miss B £100 compensation as it has offered to do in full and final settlement of this complaint.

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

Susan Webb  
**Ombudsman**