

## The complaint

Miss R complains about the amount of redress she has been offered, following Monzo's lack of support after she'd informed them of her vulnerabilities following a fraud claim.

## What happened

On 5 November 2025 Miss R went onto Monzo's chat to reinstate a fraud claim she had made and cancelled the day before. On this chat she told them of certain vulnerabilities she had, as well as the upset caused by the fraud. During the communication with Monzo on that day and over the following days, Miss R felt Monzo provided inadequate support, had a dismissive tone, and provided misinformation.

On the same day Miss R received a £30 credit into her account as a gesture of goodwill payment, after she informed Monzo how she felt she'd been treated.

Miss R continued with the complaint and the fraud claim via the chat and email and chased Monzo for a response everyday setting out the full impact of not having the funds, and how she's been treated.

On 9 November 2025 Monzo wrote to Miss R to provide a full refund of the money she was defrauded of; this was paid into Miss R's account on the same day.

Miss R consistently told Monzo of the impact of waiting for an answer, which included, but was not limited to, her concern that she was due to go abroad and she wanted the issue resolved before she went away so that she was not impacted while she was away.

Miss R got a response to the complaint on 15 November 2025. This response apologised that the interactions left her feeling dismissed and unsupported. Monzo acknowledged that it should've used more tailored messaging to Miss R and shown more care, it accepted it provided some information that was wrong, specifically that the case was prioritised, that they were working on it, and that someone would reach out in three working days.

It didn't agree it had made a mistake in telling Miss R about the £100 excess in fraud claims, or that there was a delay in logging, or responding to the complaint. It also considered that it had responded to emails in line with its service level agreement. Monzo offered £230 in compensation for the lack of support Miss R received.

Miss R was unhappy with this so brought the complaint to our service.

Our investigator looked at the complaint and agreed that Monzo's overall handling of things caused Miss R additional distress and felt the compensation didn't fairly reflect this. They recommended Monzo pay an additional £70 to bring the compensation offered from the final response letter up to £300.

Monzo agreed, but Miss R didn't. Miss R has provided evidence in the form of screen shots and an explanation as to why she considers her case to fit into a higher category of compensation.

As Miss R didn't agree, this 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.

I'm aware I've summarised events of the complaint and in less detail than the parties and I've done so using my own words. No discourtesy is intended by me in taking this approach. Instead, I've focussed on what I think are the key issues here. Our rules allow me to do this. This simply reflects the informal nature of our service as a free alternative to the courts.

If there's something I've not mentioned, it isn't because I've ignored it. I'm satisfied I don't need to comment on every individual argument to be able to reach what I think is the right outcome. I do stress however that I've considered everything that Miss R and Monzo have said before reaching my decision.

Reviewing the chat history Miss R's key concern that she raised on multiple occasions is how long the complaint would take and how quickly she would get an update or response. She'd told Monzo that she had hardly any sleep, her mind was spiralling with the issue, and not knowing was very difficult for her. She explained she was going away and didn't want the issue to ruin her time away.

Miss R did receive a response to the fraud claim before she was due to leave for her trip, but she had to wait longer for a response to the complaint.

Monzo has said it didn't think it had caused delays in its handling of the matter. I've reviewed the timeframes in which Monzo has responded. It provided a response to the fraud claim four days after it was raised and a response to the complaint 10 days after it was raised. Both these timeframes are within the timeframe that businesses are expected to respond to customers. I've looked at the handling, and I don't find Monzo have caused any delays in the way it handled the matter. I appreciate the Miss R wanted a quicker answer, but investigations can take time, and it's not unreasonable to allow Monzo the time to investigate the issues properly.

Monzo has accepted some failings and has agreed to compensate Miss R for those failings. These are failings I agree with, Miss R ought to have been provided a better service by Monzo. Whilst I understand why Miss R thinks this compensation isn't enough, I find that the significant portion of the impact here, to have been caused by issues that were not as a result of any mistakes by Monzo. For example, the shock and upset of the original fraud, and the length of time it took for Monzo to provide responses to its complaint and fraud investigations.

I can only tell Monzo to pay compensation for the impact of mistakes it's made, I won't ask it to compensate for the impact of the overall situation and issues that are not as a result of mistakes. I do agree that Monzo's failings would have amplified Miss R's feelings and the impact on her, but I'm satisfied that £300 is a fair and reasonable way to compensate Miss R for the complaint.

### **My final decision**

For the reasons I've explained, my final decision is that I uphold Miss R's complaint.

To put things right Monzo Bank Ltd should pay Miss R an additional £70.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss R to accept or reject my decision before 27 February 2026.

Simon Yates  
**Ombudsman**