

## **The complaint**

Mr S complains that Monzo Bank Ltd did not adequately protect him when he explained that he had a gambling addiction. It then closed his account.

## **What happened**

Mr S says that, in May 2025, he contacted Monzo to explain that he had a gambling problem and to seek its help in blocking payments to gambling businesses. He also sought help in recovering payments through the chargeback process.

Monzo did not place blocks on Mr S's account, either to individual payees or on gambling transactions more generally. He says that around £35,000 worth of payments were made after he asked for blocks to be put in place.

On 13 July 2025 Monzo gave Mr S notice that it would be closing his account after two months – that is, on 13 September 2025.

Mr S complained about what had happened, but Monzo did not accept that it had failed to provide him with proper support. It offered him £25 in recognition of delays in handling his complaint but said that it had otherwise acted fairly.

Mr S referred the matter to this service, where one of our investigators considered what had happened. She was satisfied however that Monzo had offered proper support to Mr S and did not recommend that his complaint be upheld. She thought too that Monzo had acted fairly in closing the account.

Mr S did not accept the investigator's assessment and asked that an ombudsman review the case.

## **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 have come to broadly the same conclusions as the investigator did, and for similar reasons.

I acknowledge first of all the distress this has caused Mr S and the financial impact it has had. I can see that he tried to address his gambling problems with the businesses involved, but with little success. What I must do however is consider the actions (or omissions) of Monzo to decide on a fair resolution of Mr S's complaint about it.

Whilst it is not always possible to stop all gambling payments from an account, there are steps which banks and other payment services providers can take to protect their customers. They include, for example, blocking card payments to payees which are coded as gambling businesses. In some cases, however, that may not be effective. For example, a payee might use a different code, especially if it is involved in other types of business alongside gambling.

I have however seen nothing in this case to suggest that Monzo could not have stopped the payments which Mr S says should have been stopped. As far as I am aware, those payments were coded as payments to gambling sites and any block would have been effective.

I am not however persuaded that Mr S did in fact ask Monzo to block gambling payments from his account. There is no question that he told Monzo about his addiction in May 2025. Monzo responded by asking Mr S if he wanted that recorded on his file. It then followed up with a view to discussing what it could do to help, but was not successful in its attempts to contact him. His focus was, perhaps understandably, on recovering payments already made.

So, I accept that Monzo knew about Mr S's addiction. I do not accept, however, that he expressly asked Monzo to block payments to specific merchants or to block gambling payments generally. I do not accept either that Monzo told him that it had done so.

I am satisfied too that there were no grounds on which Monzo could recover funds which Mr S had paid to gambling businesses.

I turn then to the account closure. It is generally for banks to decide whether to offer account services or to continue to provide account services to any customer. We won't usually interfere with a bank's legitimate exercise of its commercial discretion in such matters, and I don't believe there is any good reason to do so in this case.

We would expect a bank to give reasonable notice before closing an account. What is reasonable depends on the circumstances, but a period of two months is usually reasonable for a personal account. I am satisfied therefore that Monzo provided proper notice before closing Mr S's account in this case.

### **My final decision**

For these reasons, my final decision is that I do not uphold Mr S's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S to accept or reject my decision before 10 February 2026.

Mike Ingram

**Ombudsman**