

The complaint

Mr M complains that Monzo Bank Ltd discriminated against him by closing his current account after he told it about his disability. He also complains about its handling of his requests for the information it holds about him.

What happened

Mr M had a current account with Monzo. On 7 July 2025 Monzo emailed him to tell him that it would be closing his account on 7 September 2025. It also said it couldn't tell him why it had decided to close his account, and he could continue using the account as usual during the notice period.

Mr M was unhappy with Monzo's decision. He said it was discriminatory, because he had told Monzo he has a disability just two days before Monzo told him it was closing his account, and this disclosure must have been the reason for its decision. He also made a subject access request and complained that information was missing.

Monzo didn't think it had done anything wrong, and Mr M referred his complaint to us. Our Investigator didn't recommend that the complaint should be upheld. Mr M wasn't happy with that conclusion and asked for an Ombudsman's review, so his complaint has been referred 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 recognise that Mr M is upset that Monzo closed his account and wouldn't tell him why. It was however entitled to do so. The account terms and conditions provided for Monzo to close the account by giving at least two months' notice, or immediately in certain circumstances. Monzo gave Mr M two months' notice of the closure. It didn't have to give him a reason for its decision. Banks can make commercial decisions about who they are prepared to offer banking services to, as long as they make those decisions fairly and reasonably.

Mr M believes Monzo's decision was not made fairly and reasonably, that Monzo has discriminated against him on grounds of disability, and that the Equality Act 2010 is therefore relevant to his complaint. It's not for the Financial Ombudsman Service to decide whether or not there has been a breach of the Equality Act. That's a matter for the courts. While I take relevant law into account, ultimately I must decide what I think is a fair and reasonable outcome in all the circumstances of this complaint.

I've looked carefully at what happened in this case. Mr M told Monzo that he's neurodivergent in an online chat two days before it notified him of the account closure. Monzo referred him to its specialist support team who contacted him soon afterwards to see if they could help. I think that was reasonable. While I can see why Mr M is suspicious of the timing of the account closure notification given his recent disclosure, the records and

information Monzo has provided to us satisfy me that the two events are unrelated. I'm satisfied that Mr M's disability wasn't the reason for Monzo's decision to close his account. I'm not therefore persuaded that Monzo treated Mr M unfavourably because of disability or any other protected characteristic.

Mr M has also complained about Monzo's response to his subject access request. It's not for me to decide breaches of data protection law – that's for the Information Commissioner's Office. Monzo did respond to Mr M's request. A subject access request doesn't however guarantee the release of everything someone might expect – only personal data. I wouldn't expect Monzo's response to have included commercially sensitive information, for example, and I don't find grounds on which I can fairly make any order or direction in respect of Mr M's subject access request.

I recognise that the closure of Mr M's current account caused him some inconvenience and upset, but I'm satisfied that Monzo acted in line with the account terms and exercised its commercial discretion fairly and reasonably in deciding to close the account, it didn't have to tell Mr M why it was closing the account, and it gave him time to make other banking arrangements. I make no order or award.

My final decision

My final decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr M to accept or reject my decision before 5 February 2026.

Janet Millington
Ombudsman