

The complaint

Mr O complains that Monzo Bank Ltd (Monzo) did not adhere to the correct timescales for completing a Data Subject Access Request (dSAR). He states it did not contain all the documents requested, or the accompanying password to open the documents.

What happened

Mr O contacted Monzo on 22 May 2025, asking for six years of statements for a closed account. Security checks were completed which included sending a selfie, and the statements were sent to him on 29 May 2025.

On 27 May 2025 in a separate email thread, Mr O asked for a dSAR, requesting copies of all bank statements, confirmation of the sort code and account number for the account and any other personal data under the General Data Protection Regulation (GDPR). Monzo confirmed it had received this on 2 June 2025.

Monzo contacted Mr O on 18 June 2025, requesting a new selfie as he had provided the same one that had been used in the initial thread asking for his closed account statements. He responded stating that he would not send a new one as he had already provided this.

A further two emails were sent by Monzo, confirming that they required a new selfie and the case would be closed if this was not received by 2 July 2025.

A new selfie was received on 3 July 2025 and the dSAR was sent to Mr O on 14 July 2025.

On 24 July 2025, Mr O contacted Monzo advising he had not received the required password to open his dSAR documents. A specialist team contacted him on 29 July 2025 providing steps to resolve the issue.

No further contact was received until 2 September 2025 when Mr O raised a formal complaint advising he had received incomplete data as he did not receive all the bank statements he asked for.

Monzo investigated this and on 16 September 2025 asked Mr O to confirm some information and advised what they can do, but they did not receive a reply.

A final response from Monzo was issued on 28 October 2025. He remained unhappy with this and brought his complaint to our service.

The investigator reviewed Mr O's complaint but didn't agree that Monzo had acted incorrectly. They reviewed the evidence and determined that Monzo had acted within the correct dSAR timescales, in addition to offering support when needed to access the required documents.

Mr O was unhappy with this outcome and asked for an ombudsman to decide things.

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've reached the same overall conclusions as the investigator did, and for broadly the same reasons.

A business has one calendar month to complete a dSAR request, starting from the day it receives the request. However, if more information is required such as identity verification or clarification of a request, the deadline pauses and will restart once the information is received.

After asking for a dSAR on 27 May 2025, Mr O received a reply on 18 June 2025, asking for new photo identification to be able to carry out his request.

The Information Commissioners Office (ICO) confirms that the clock only starts when a business has what is needed from a consumer.

Mr O initially stated he had already supplied a selfie and would not supply another. However, on 3 July 2025 he supplied a new selfie. The one calendar month then started from this date and Monzo supplied the information on 14 July 2025.

Due to this, I am satisfied that Monzo completed the request within the required timescales.

I am sorry to hear that Mr O experienced difficulties accessing the documents. Monzo supplied evidence confirming that a password was sent to the registered phone number of the account with details of how to access this.

Mr O contacted Monzo by email on 24 July 2025, 10 days after receiving the dSAR, and received a reply with step by step instructions on 29 July 2025.

He advised that when he called the number supplied he was unable to speak to anyone, however no evidence of this has been provided with the complaint. Monzo have clarified that the number provided was correct and that no known faults occurred at the time in question.

I note from the correspondence between Mr O and our investigator this service has made several requests for evidence about his loss of employment. Although I'm sorry to hear about this, without any evidence to support it I can't take any further action on the point.

The final complaint point Mr O raised was that the dSAR did not contain all the documents requested. Monzo supplied evidence including the statements of the closed accounts and the savings information at the end of each bank statement, confirming all information requested was included. Based on this, I've no reason to doubt this.

Monzo also confirmed on 16 September 2025 it could send out further information such as a separate pot statement and asked Mr O to confirm the dates required for this, but it did not receive a reply.

I'm satisfied that Monzo completed the dSAR within the correct timescales and took fair and

reasonable steps to assist Mr O in opening the documents.

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 O to accept or reject my decision before 19 March 2026.

Hannah Edmondson
Ombudsman