

The complaint

Mr G complains that Monzo Bank Ltd (Monzo) closed his account.

What happened

Mr G had an account with Monzo. In September 2025, Monzo decided to close Mr G's account. The account closed in December 2025. Unhappy with this, Mr G complained to Monzo and then referred the complaint to us.

Our investigator looked at the complaint but didn't think it should be upheld. Mr G doesn't agree. The complaint has been referred to me.

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.

The terms and conditions that apply to Mr G's account state that Monzo can close an account by giving him at least 2 months' notice. In some circumstances it can close the account immediately. Here, Monzo says it contacted Mr G on 21 September 2025, informing him it planned to close his account on 22 November 2025.

Mr G has told us he didn't receive this message. Further, he thinks that even if Monzo had sent this notice, his account wasn't then closed until 1 December 2025. He thinks this was a new decision to close his account, of which he was never given notice. He says the closure of the account meant he was in severe financial difficulties as he no longer had access to his benefits.

Monzo has sent us information in confidence about why it closed Mr G's account. Our rules allow me to accept information in confidence – and I'm satisfied this information is sensitive and cannot be shared with Mr G. I'm satisfied, based on what I've seen, that Monzo was entitled under the terms and conditions to close Mr G's account. I think the main issue I need to decide is whether Monzo gave Mr G sufficient notice.

Monzo has sent a copy of the message it says it sent Mr G. Monzo's records state this was sent to Mr G in the in-app chat on 21 September 2025. It says its records indicate that Mr G read this message. Mr G, by contrast, says he wasn't told of the closure – and only found out after the account was closed and he could no longer access the app.

I've thought about this. Where there's a dispute about what happened, I need to decide what's most likely based on what Mr G and Monzo have told me. The terms and conditions that applied to Mr G's account state that Monzo can send Mr G messages and notices using the app. Based on what I've seen, I'm satisfied that Monzo sent the relevant message to the app. I further note that Monzo sent Mr G further messages, on 24 November and 1 December 2025, reminding him that the account was going to close. And Mr G appears to have been using actively using the app throughout this period – he moved funds to and from pots to manage his spending. With this in mind, I find it most likely that Monzo sent Mr G

notice to close in the app. It follows that Monzo gave Mr G the necessary notice.

I've considered Mr G's further comments. He says that even though the closure notice said the account would close on 22 November 2025, Monzo didn't in fact close the account until 1 December 2025. The terms and conditions require Monzo to give Mr G at least two months' notice – so allowing him access to the account for a few days longer doesn't mean a mistake was made. Mr G further says that because of the abrupt closure he missed a benefit payment. But for the reasons I've already explained I'm satisfied Monzo gave Mr G the required notice – and sent him reminders that the account was due to close. As Mr G's account was closed, it couldn't receive the payment and so it was returned to the sender. As the account was already closed, I cannot say Monzo was wrong to have done this.

My final decision

I don't uphold the complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr G to accept or reject my decision before 16 March 2026.

Rebecca Hardman
Ombudsman