

## **The complaint**

Mr M complains about how Monzo Bank Ltd (Monzo) handled his chargeback dispute.

## **What happened**

In April 2025, Mr M paid £251.79 using his Monzo debit card for tickets to a show which was to take place later on the same day. He booked re-sale tickets online through a booking platform, who I'll call S. Mr M says he was unable to access or download the tickets, and therefore missed the show.

Mr M contacted Monzo regarding raising a dispute. Monzo raised a chargeback dispute which was defended by the merchant. On receipt of the defence information, Monzo requested further information from Mr M via its app. A reminder was sent to Mr M to respond to the information request and as a response was not received, the dispute was closed.

Following the closure of the dispute, Mr M sent in further evidence supporting his position. He chased Monzo multiple times for clarity and raised a complaint. Monzo reviewed his concerns and found his chargeback dispute had been handled fairly; however, it could have provided better service after the dispute had been closed. So, Monzo offered £50 to apologise for this.

Mr M brought his complaint to our service. He said he had been told any further communication from Monzo would take place through the support chat. He therefore did not see the app notifications and respond to the information requests. Mr M said the lack of transparency and consistency in the handling of his dispute has left him without the opportunity to respond and resolve the dispute.

Our investigator reviewed the complaint and found that Monzo had handled the dispute fairly. She said based on the evidence available, she found that even if Mr M had the opportunity to respond to the information request, it would not have changed the outcome of the chargeback dispute. For the lack of clarity after the dispute had been closed, our investigator found the £50 offered to be fair.

Mr M disagreed and asked for an ombudsman to consider his complaint. He said he followed the process as Monzo had outlined to him, Monzo's service failure caused him to miss the deadline to respond to the information request, and both his financial loss and the distress and inconvenience he has suffered have not been properly recognised. So, the complaint has now 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 would like to start by saying that I have provided a brief summary of the events that occurred. I intend no discourtesy by this and can assure both parties that I have taken all the information provided into consideration when reaching a decision on this complaint.

In this decision, I'll concentrate my comments on what I think is relevant. If I don't comment on a specific point, it's not because I've failed to consider it, but because I don't think I need to comment in order to reach a fair and reasonable outcome. Our rules allow me to do this, and this reflects the nature of our service as a free and informal alternative to the courts.

I also think it's worth clarifying that I am unable to comment on the actions of S in this decision. I am only able to consider whether Monzo has acted in a fair and reasonable manner when Mr M approached it for assistance with his dispute against S. When considering what's fair and reasonable, I'm only considering whether Monzo acted in line with its obligations as the entity that has issued the card he used to make payment.

Mr M paid for the item using a debit card, so the only available route to obtain a refund from D that Monzo could facilitate on Mr J's behalf is the chargeback process.

Chargeback is a voluntary scheme under which settlement disputes are resolved between card issuers and merchants, under the relevant card scheme. A card issuer will review the claim against the possible reasons for a chargeback and look at whether it would be able to make a successful claim for the customer. Card issuers do not have to submit claims and usually will only do so, if it is likely to be successful. We don't expect them to raise a claim if there is little prospect of success.

As far as I can see, once Mr M had raised the dispute, Monzo raised a dispute on Mr M's behalf using the correct reason code based on the issues Mr M had faced (as he described them). S defended the dispute, and at this point Monzo would need to re-assess whether the dispute had reasonable prospects of success before deciding whether to take it further or not.

I can see that Mr M feels strongly that if he knew of the information request and had the opportunity to respond to it, he would have been able to assist in resolving his dispute. I can see that he did provide the requested information once he became aware it had been requested of him. So, I've taken a look at what he sent in to see whether it would have made a difference to what happened here.

Having reviewed the evidence I note that the email between Mr M and S lacks coherence and clarity about the issue. The email was sent from a no reply email address so Mr S would have had trouble responding to it, however there were other methods of communication open to Mr M at the time. The other evidence shows he was sent notification the tickets were ready for him to accept, but not that he could not accept them or what the issue he was experiencing actually was.

When looked at in tandem with the chargeback defence documentation supplied by S, I find the dispute to have had little to no reasonable prospects of success. This means that there would be no obligation on Monzo to continue to pursue the dispute. I've also kept in mind that as these were re-sale tickets, they were not refundable. So, I find that even if Monzo's communication had been clearer, and Mr M had been able to respond sooner, it would not have made a difference to the outcome of the dispute overall.

I can see that Mr M had some issues with communication following the dispute having been closed. He received inconsistent information which caused confusion and Mr M had to repeatedly seek clarity on what was happening with his dispute. Monzo has acknowledged this error in service and offered £50 for the distress and inconvenience caused. Having considered what has happened, I find this amount to be fair and reasonable. So, I won't be asking Monzo to do anything further to put things right for Mr M.

**My final decision**

My final decision is that I do not uphold Mr M's complaint against Monzo Bank Ltd.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr M to accept or reject my decision before 21 April 2026.

Vanisha Patel  
**Ombudsman**