

The complaint

Mr R has complained that Monzo Bank Ltd (“Monzo”) blocked a payment he attempted to make on 5 December 2025.

What happened

Mr R attempted to make a payment for £745, via open banking, from his Monzo account on 5 December 2025. However, despite attempting to make the payment a number of times, it kept on being declined.

Mr R complained to Monzo. In response Monzo said that the payment was declined because Mr R had a gambling block in place on his account, and the account details he was attempting to make the payment to, was linked to gambling. As such, Monzo didn’t uphold the complaint.

After referring his complaint to this service, one of our investigators assessed the complaint and they didn’t uphold it either.

As Mr R didn’t accept the investigator’s assessment, the matter was referred for an ombudsman’s decision.

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 reviewed everything, I don’t uphold this complaint for broadly the same reasons that the investigator gave.

I can see that Mr R attempted to pay £745 from his Monzo account, and despite attempting the payment a few times it kept on being declined. I can appreciate that this must’ve been frustrating for him.

Monzo has explained that the account details that the payment was being made to (via open banking), had recently been linked to payments made to gambling websites. As such, Monzo took the decision to add the account details to the list of potential accounts that payments should be blocked if its customer has activated a gambling block.

Mr R says that he’d never activated a gambling block on his account. However, Monzo has provided evidence to show that a gambling block was active on his account. And as I can’t see that there was any reason or motivation for Monzo to add such a block, then I think this was most likely activated by Mr R albeit in circumstances he no longer recalls.

Nevertheless, I can see that Mr R did initially try to remove the gambling block, in the hope that doing so would allow him to make the payment. But there was a cooling off period, before the gambling block could be removed. Adding such friction to the removal of a gambling block is reasonable otherwise such a block would not be fit for purpose. So I can’t say that Monzo was acting unfairly in declining Mr R’s payments or in not allowing him to remove the gambling block immediately - given that it was only doing so to try and protect Mr R from financial harm which it is obliged to do due to its obligations under the Financial Conduct Authority’s rules.

I appreciate that Mr R says the payments were not linked to gambling and he'd made payments to the account in question before. However, Monzo has explained that the list of accounts and companies that customers are blocked from making payments to under a gambling block, is updated on an ongoing basis. This means that blocks can be added and removed for specific accounts over time, based on the intelligence that Monzo gathers from its customers regarding gambling transactions.

I recognise that it was frustrating for Mr R not to be able to make the payment, especially if the payment was not actually for gambling. But even if I thought that Monzo had acted unfairly here in blocking his payments, Monzo has explained that Mr R was able to transfer the £745 to another account he held with another provider, on the same day. So I can't see that he was overly impacted by not being able to make the payment from his Monzo account.

Therefore, as frustrating as it was for Mr R, in the circumstances, I can't reasonably say that Monzo has acted unfairly or unreasonably here.

My final decision

Because of the reasons given above, I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr R to accept or reject my decision before 24 March 2026.

Thomas White
Ombudsman