

The complaint

Mr S complains about the service he received from Monzo Bank Limited when he asked to amend the scheduled repayment date for his Monzo Flex account.

What happened

Mr S holds a Monzo Flex account. On 10 August 2024 Mr S contacted Monzo and said he was unable to make his repayment of £41.29. He asked to amend his scheduled repayment date to the 15th of each month.

Monzo's Collections Team responded to Mr S's enquiry and advised him that he couldn't amend his scheduled repayment date until he had caught up his missed payment from August 2024.

On 11 August 2024 Monzo's Collections Team sent Mr S a message offering to set up a repayment plan and freeze interest until his financial circumstances improved.

On 3 September 2024, having cleared the arrears on the account, Mr S contacted Monzo and said he'd been trying to change his scheduled repayment date on the Monzo app but couldn't do it. Mr S's next scheduled payment was due on 7 September 2024. On 4 September 2024 Monzo sent Mr S step by step instructions on how to change the repayment date via the app. Mr S contacted Monzo again on 9 September 2024 and said he was still unable to change the repayment date via the app.

Mr S raised a complaint via online chat with Monzo in September 2024. Monzo issued a final response in which it didn't uphold the complaint, but it acknowledged that there had been unacceptable delay in responding to Mr S's complaint and credited his account with £30.

Mr S remained unhappy that his scheduled repayment date hadn't been amended and brought his complaint to this service.

Our investigator didn't uphold the complaint. They said that when Mr S contacted Monzo in September 2024, Monzo had given him a fair opportunity to change the repayment date, but by the time Mr S got back to Monzo on 9 September 2024 he'd missed a payment, meaning the scheduled repayment date couldn't be changed.

Mr S didn't agree. He said he'd made Monzo aware on 3 September 2024 that he wasn't able to change the scheduled repayment date via the app. He said that Monzo was aware that he was vulnerable at this time and failed to offer him appropriate support. Mr S also said that as a result of Monzo's delay in responding to his complaint, he was left without a resolution for an extended period of time. Mr S said an apology wasn't enough and he wanted compensation.

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 know it will disappoint Mr S, but I agree with the investigator's opinion. I'll explain why.

I've read and considered the whole file, but I'll concentrate my comments on those points which are most relevant to my decision. If I don't comment on a particular point, it's not because I've failed to take it on board and think about it, but because I don't think I need to comment on it in order to reach what I think is the right outcome.

Amending the scheduled repayment date

Mr S initially asked to change the scheduled repayment date on 10 August 2024. At this time, Mr S had missed his August payment and advised Monzo that he was unable to pay it due to his reduced earnings at that time.

Monzo explained to Mr S that it wasn't possible to amend the scheduled repayment date whilst there were arrears on the account.

I can see that Monzo reached out to Mr S on 11 August 2024 to offer support in the form of a repayment arrangement and an interest freeze. I can't see that Mr S responded to Monzo's offer. But I can see that Mr S cleared the arrears on the account.

Mr S made a further request to change the scheduled repayment date on 3 September 2024. During the conversation, Mr S said he couldn't find the option to change the payment date on the Monzo app. On 4 September 2024 Monzo provided Mr S with step-by-step instructions on how to change the repayment date via the app.

Mr S missed his September payment which was due on 7 September 2024. He contacted Monzo on 9 September 2024 to say that he had followed the step-by-step instructions but was still unable to change the payment date.

I've reviewed the available information to decide whether there was a technical issue preventing Mr S from changing the repayment date via the app in early September 2024. Monzo has confirmed that there were no known technical issues relating to customers being able to change their payment date via the app between 2 and 4 September 2024. Monzo has confirmed that no other customers raised issues regarding being unable to change their payment date via the app around this time. Monzo has also confirmed that it wouldn't have been possible for its representative to change the payment date on Mr S's behalf when he called on 3 September 2024.

Monzo has told this service that by the time Mr S contacted them on 9 September 2024 to say he had followed the instructions and still couldn't change the repayment date, his account had fallen into arrears again because he'd missed the payment which was due on 7 September 2024.

Monzo has explained that it doesn't allow customers to change their monthly repayment date when they are behind with payments. It has explained that when a customer is in arrears, it has a process whereby its Financial Health team speak to the customer to find out more about the circumstances and see what support it can offer. Monzo has said that if customers who were in arrears could change the scheduled repayment date, this could delay the process of them receiving the support they might need from the Financial Health team. The type of support available depends on the circumstances but includes things like a promise to pay and a formal repayment date change once the account is brought up to date, or a longer-term affordable repayment plan with an interest freeze.

Having reviewed the available information, I haven't found any evidence that there was a technical issue with the app which prevented Mr S from changing his repayment date on or

around 3 September 2024. There's also no evidence that the step-by-step instructions which Monzo provided to Mr S on 4 September 2024 were deficient.

I acknowledge that Mr S says he followed the step-by-step instructions and still had issues. It isn't clear when Mr S tried the step-by-step instructions before or after his payment due date of 7 September 2024. However, once the payment due date had passed, Mr S wouldn't have been able to change the repayment date in any event, for the reasons I've explained above.

Assuming that Mr S did try the step-by-step instructions before the payment due date of 7 September 2024, I would have expected him to contact Monzo to explain that there was still an issue before his payment fell due. I can't see that Mr S contacted Monzo until 9 September 2024. By then he had missed his payment. If Mr S had contacted Monzo before his payment was due on 7 September 2024, then Monzo has said that one of its technical team could've looked into the issue and assisted Mr S to change the repayment date.

Taking everything into account, I haven't seen anything to suggest that Monzo made an error or treated Mr S unfairly. Based on what I've seen, Monzo offered appropriate support to Mr S when his account fell into arrears in August 2024. I'm satisfied that Monzo offered assistance to Mr S when he advised them that he wasn't able to change the repayment date via the app. I think Mr S had a reasonable opportunity to get back to Monzo before his payment due date of 7 September 2024 to let them know that he was still having issues. I'm not persuaded that Monzo was responsible for Mr S missing his payment on 7 September 2024.

Delay in responding to complaint

Monzo has acknowledged that it should have lodged Mr S's complaint on 9 September 2024. It has apologised for the length of time it took to log the complaint. That said, once the complaint had been logged (albeit after a long delay), a response to the complaint was issued within a reasonable time.

I appreciate that the delay in logging Mr S's complaint left him without resolution for around 11 months. Mr S has said that this warrants compensation.

I understand that this issue remained unresolved at a really difficult time for Mr S and it's clear that he was left wondering what was happening with his scheduled repayment date at a time when he was dealing with some challenging personal circumstances. That said, once Mr S had missed his payment in September, Monzo's focus shifted from the repayment date change (which wasn't possible whilst there were arrears) to providing support for a customer who was in difficulty. In the circumstances, I'm satisfied that Monzo's apology for the delay in logging Mr S's complaint is sufficient and I won't be asking them to do anything further.

Credit file

I've reviewed all the available information including the credit file provided by Mr S and the credit reporting documents provided by Monzo. Having reviewed these I haven't found any evidence to suggest that the arrears or the missed /late payments were reported. Therefore, I won't be asking Monzo to amend Mr S's credit file.

My final decision

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

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S to accept or reject my decision before 6 May 2026.

Emma Davy
Ombudsman