

The complaint

Mrs P complains Monzo Bank Limited (Monzo) failed to provide adequate support for her even though her bank account showed signs of potential vulnerability.

What happened

Mrs P says she holds a bank account with Monzo and even though the account was used primarily for gambling transactions, it failed to spot these or advise her it was possible to place a gambling block on her account. Mrs P says Monzo should have offered her support much sooner than it did, and by failing to do so it has worsened her mental wellbeing and added further anxiety and stress and contributed to her financial issues.

Mrs P says in addition to her poor mental and physical health issues, she has a gambling addiction that Monzo should have noticed, given the nature of the transactions passing through her account with them.

Monzo says not all gambling transactions are recognised automatically by its systems and there were no signs of any financial vulnerability on Mrs P's bank account that might prompt it to flag the account to be reviewed. Monzo says as soon as Mrs P informed them of her issues it placed a marker on her account and offered her support and signposting to other support groups.

Mrs P wasn't happy with Monzo's response and referred the matter to this service.

The investigator looked at all the available information but didn't uphold the complaint. The investigator pointed out in essence Monzo like all banks, must comply with its customers payment mandate, unless there is an obvious reason not to do so.

The investigator says gambling is a legitimate way for consumers to spend money and she wouldn't expect Monzo to routinely manually review or monitor every customers account unless there is a reason to, such as when unauthorised overdrafts arise for example. But that wasn't the case here and Monzo only became aware of Mrs P's gambling addiction in October 2025 and as soon as it did, it placed a marker on her account and provided the level of support she would have expected in these situations.

Mrs P didn't agree with the investigator's view and asked for the matter to be referred to an ombudsman for a final 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 done so, I won't be upholding this complaint and I will explain how I have come to my decision.

I was sorry to hear of Mrs P's physical and mental health problems and I can understand that this must be a difficult time for her. When looking at this complaint I will consider if

Monzo could have done more to provide support to Mrs P given the nature of the activity passing through her bank account with them.

Both Mrs P and Monzo have provided this service with comprehensive details of the course of events here and while that has proved helpful, I won't be commenting on every point made as I don't feel it's necessary in order to come to a full and impartial decision here. That's not to say I haven't considered everything that's been said – I have. But it's just that I don't need to comment on each individual point here in order to reach a decision on what's fair and reasonable.

Mrs P's complaint centres around her view that Monzo should have provided help to her as it was obvious the transactions passing through her bank account identified a gambling addiction, making her clearly vulnerable.

While I understand the points Mrs P makes here, I'm not fully persuaded by her argument and I will go on to explain why. I say this because although I can see there were a considerable number of gambling transactions passing through Mrs P's bank account, as the investigator has pointed out gambling is a legitimate activity and Monzo are obliged to act on its customers payment instructions, unless they are aware of any obvious reasons not to.

What I mean by that is I wouldn't expect Monzo or any bank for that matter, to monitor and manually review every transaction passing through its customers' accounts, unless perhaps there were clear warnings such as potential scams or say an unauthorised overdraft appearing, which might warrant it to take a closer look at the account operation. But that wasn't the case here as the account remained in credit, regularly serviced by an external bank account which Monzo would have no access to.

It's also fair to say that Monzo wouldn't be expected to actively promote the opportunity to place a gambling block on its accounts, unless it was made aware of any potential issues.

Here from the information I have seen, Monzo weren't informed of Mrs P's vulnerabilities until she contacted them in October 2025, at which point it placed an appropriate marker on her bank account and directed Mrs P to the relevant support groups for help and offered any support it could give going forward.

With that in mind I can't say Monzo should have been aware of Mrs P's vulnerabilities until she contacted them for the reasons I have already stated.

I was pleased to hear Mrs P has now reached out for support and I hope that can provide the assistance she needs going forward.

While Mrs P will be disappointed with my decision, I am satisfied this is a fair outcome and I won't be asking anymore of Monzo here.

My final decision

My final decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs P to accept or reject my decision before 31 March 2026.

Barry White
Ombudsman