

The complaint

Miss F says Monzo Bank Ltd must pay her, and her friend, the £50 each that its referral promotion promised.

What happened

On 17 November 2025 Miss F received a £10 payment after opening a Monzo account following a referral from a friend. She was expecting £50 based on what she recalls the 'scratch and reveal' mechanism showed. She feels discriminated against as a disabled person.

Monzo says it was not a guaranteed £50. Payments of £10, £20 or £50 were allocated randomly as a mystery reward. It was promoted with the wording 'Join Monzo and get a mystery reward of up to £50' and Miss F would have 'scratched' digital confetti in the Monzo app to reveal the amount. Its records show she revealed £10. However, it accepted Miss F had suffered some inconvenience and frustration, and so made a £25 payment as a gesture of goodwill.

Our investigator found this to be a fair and reasonable outcome. Miss F disagreed and asked for an ombudsman's review. She said the app showed £50 as the reward, but how can she evidence this as the app then crashed. The fact this is in dispute - when she knows what she saw - is impacting her mental health.

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.

Where the evidence is incomplete and/or contradictory, as some of it is in this case, we make decisions based on the balance of probabilities. That is, what is most likely considering the available evidence and the circumstances.

I am not upholding Miss F's complaint. I'll explain why.

I don't doubt that Miss F is sharing her honest recollection when she says she saw £50 after scratching the digital confetti. And I understand that she cannot provide any evidence to support this. But Monzo has been able to submit a screenshot of the system records that show she was allocated a £10 reward. This is dated and time stamped and I have no reason to doubt its accuracy. As we are an evidence-based service, it is only reasonable that I rely more on this evidence than Miss F's recollection.

Therefore I cannot find any error on Monzo's part.

Miss F also mentioned the issue of discrimination. In terms of discrimination, it is for the Courts to determine if a business has been unlawful. Our job is to decide what's fair and reasonable in all the circumstances of each particular case. In providing that decision, we will consider various factors including relevant law and what we see as good industry

practice from the time.

So although it's for the Courts to determine whether or not Monzo has breached the Equality Act 2010, I'm required to consider it, if it's relevant, amongst other things when deciding what is fair and reasonable in the circumstances of this complaint.

I did so as part of my review of this case. Miss F did not submit any specific evidence for me to consider in support of her claim. For the reason I've outlined above, from what I have reviewed I'm satisfied that Monzo's actions were driven only by the terms and conditions and operational mechanisms of its refer-a-friend promotion.

I note that since Monzo became aware that Miss F has additional needs it has contacted Miss F twice (16 November 2025, 19 December 2025) to understand how it can best support her.

I know this isn't the outcome Miss F hoped for and I am sorry the matter has caused her stress and anxiety. But for the reasons above, I'm not asking Monzo to do anything.

My final decision

I am not upholding Miss F's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss F to accept or reject my decision before 1 May 2026.

Rebecca Connelley
Ombudsman