

The complaint

Mr K complains that Monzo Bank Ltd uses emojis in its communication with him.

He further complains that a payment he made to transfer funds to another financial institution was delayed.

Mr K is also unhappy with the way in which his complaint was dealt with.

What happened

Mr K is unhappy that Monzo uses emojis in its communication with its customers during online and mobile chats.

Monzo explained it has made an internal business decision to use emojis. It didn't uphold this element of Mr K's complaint.

Our investigator sympathised with how strongly Mr K felt about the use of emojis but said it was not within the power of this service to ask it to do anything different.

Mr K complained that a payment of £30 made from his account on 26 October was delayed in reaching the receiving bank. Our investigator reviewed his statements which showed the payment leaving his account, but in the absence of any other evidence said he couldn't say that a delay had occurred in it being received at the destination bank.

Mr K was unhappy with the way his complaint was dealt with by Monzo.

Our investigator explained the limitations this service has when considering how a business has dealt with complaints. He said Monzo issued a response to his complaint within the required timescales and so didn't think this was something we could look at further.

Our investigator didn't think Monzo needed to do anything more.

Mr K didn't agree with the investigator's view and asked that his complaint be referred to an ombudsman.

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.

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Having done so I won't be upholding this complaint and I'll explain why.

Use of emojis

Mr K says Monzo's use of emojis in its communication with him causes him distress.

Monzo's terms and conditions at the time Mr K raised his complaint explain that it uses emojis in its communication with its customers.

How we'll contact you and send documents

Using the Monzo app, email, phone or mail to your home address, we'll:

- *contact you in English and Emoji*
- *send you any agreements, statements and other notices.*

I appreciate this isn't Mr K's preference and am sorry to hear of the distress this causes him however Monzo is entitled to make its own policy, and this isn't something I can say it's wrong to do.

Monzo issued a final response letter to Mr K on 9 November 2025 in which it said:

'I appreciate you don't want any emojis being used in our communication, we will try and accommodate to your request wherever we can as we want to communicate with you in a way that is best for you; however, at times, there may be instances where we still send emojis as its part of our communication style as this is a business decision set out by Monzo.'

I think it worth noting that after Mr K brought his complaint to us, the use of emojis was addressed in another final response letter Monzo issued to Mr K on 21 November 2025. In that letter Monzo confirmed:

'While we always try to respect our customers' preferences, the use of emojis is an automated part of our in-app chat system and a wider business decision. This means that while our advisors will do their best to avoid using them when speaking with you, they may still appear in automated messages. For this reason, I can't support this part of your complaint, but I hope this clarifies why it happened.'

I think this makes it clear to Mr K that Monzo can't guarantee it won't use emojis in its communication with him going forward. I'm grateful to Monzo for the clarity this brings, as it allows Mr K to make an informed choice as to whether he wants to continue banking with it.

Missing payment

Mr K says a payment of £30 he made on 26 October was delayed in reaching his account at another institution.

Monzo confirms the funds left Mr K's account via faster payment. It provided this service with copies of Mr K's statements which show the payment debited his account.

Monzo's terms and conditions give this guidance on faster payments:

How long the payment takes

- *Faster Payments usually go through instantly but can take up to 2 hours. If you ask us to send the payment in the future then we'll send it on the date you've chosen.*

As Mr K hasn't provided any evidence of the time the payment reached the receiving bank I can't say Monzo did anything wrong.

Complaint handling

There are limits to the types of complaint our Service can consider. These limits are set for us by the Financial Conduct Authority and apply to activities that are regulated by the FCA. The FCA's Dispute Resolution (DISP) rules outline what activities fall within this Service's jurisdiction (DISP 2.3).

Complaint handling and/or customer service is not one of the activities listed as a regulated activity nor is it covered elsewhere so we cannot consider complaints solely about complaint handling and/or customer service.

DISP 2.3.1R says I might be able to consider Mr K's complaint if it's ancillary to one of the activities mentioned. But I don't think Mr K's complaint is ancillary to anything. I think Mr K's specifically complaining about Monzo's complaint handling, and this isn't ancillary to anything else mentioned in DISP 2.3.1R.

Mr K's complaint is solely about Monzo's response to a complaint he raised. As responding to a complaint is part of handling a complaint, I'm satisfied this is not a complaint we can consider.

I appreciate Mr K will be disappointed with my decision, but I hope I clearly explained how I came to it.

My final decision

For the reasons given above, my final decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr K to accept or reject my decision before 5 May 2026.

Petina Edwards
Ombudsman