

The complaint

Mr N complains that MONZO BANK LIMITED (Monzo) has refused to remove an address associated with Mr N from its records. Mr N says he has never lived at the address.

What happened

Mr N discovered an associated address on his credit file and complained to Monzo, asking for it to be removed. Monzo declined to do so, believing that Mr N had changed his address himself. Mr N wasn't satisfied and brought his complaint to our service. He said the address caused him to fail a recent application for a banking product and that it was the only issue with his credit file. He also provided evidence that he had recently had a complaint upheld with another business, in relation to a Cifas loading. The business had agreed to remove the marker as a result of the complaint.

Mr N gave our Investigator several documents, including a V5, background check, statements, credit reports, and tenancy agreements which contained no mention of the disputed address. The Investigator raised discrepancies in the information Monzo had provided around other devices attempting to access Mr N's account. In particular, she highlighted that Monzo told Mr N during a live chat that another device had been logged in, but that it had told our service that only Mr N's device was active.

Our Investigator weighed up the evidence. She considered Monzo's system information which appeared to show that Mr N's device had actioned the address change. However, she was persuaded by Mr N's testimony and supporting information that the request hadn't come from him. In particular, she pointed to a live chat with Monzo around the time of the updated address, where Mr N queried a restriction on his account due to another device attempting to log in. Mr N told Monzo's agents during the chat that he had not attempted to log into his account from another device.

The Investigator said Monzo should remove the address from Mr N's records, provide confirmation of it having done so to Mr N, and pay him £100 to make up for the impact of its earlier refusal to remove the record.

Neither party fully accepted the view. Monzo maintained that its system data showed Mr N had made the change himself. And Mr N said the impact warranted higher compensation.

As no agreement could be reached, the case was passed to me to decide.

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 will be upholding this complaint. My direction to Monzo will be the same as the Investigator's recommendation. Because of this, it's likely that neither party will be satisfied with the outcome and so I've set out my reasoning below.

While Monzo has provided system information which it says demonstrates the address change was made by Mr N, I'm unable to discount the documents Mr N has given our service which seem to show he has never lived there. I've seen no other evidence, including entries on Mr N's statements, that he has spent time in the area in question. And I'm mindful of the account issues Mr N was having around the time the address was changed – namely, that Monzo had concerns that another device was attempting to log into his account. Further, I've thought about the system discrepancies highlighted by the Investigator, which Monzo hasn't fully addressed in its responses.

Both parties have had sufficient time to provide evidence and, given the evidence presented to me, I think it's more likely than not (which is the test I must apply) that Mr N didn't ask for his address to be changed. While system information is usually persuasive, it isn't infallible. While I can't know why or how Mr N's device was used to update his address (if indeed it was), it remains that I'm more persuaded by Mr N's consistent testimony and supporting documents that he has never lived at the contested address and had no reason to say otherwise. Given the attempted login activity highlighted earlier in my decision, around the time of the address change, and likely made by a third party, I think it's likely that Mr N didn't ask for his address to be updated on his Monzo account.

Mr N has asked for a higher compensatory amount than the £100 recommended by the Investigator, but I am not persuaded the impact of Monzo's failure to remove the address warrants further compensation. Mr N hasn't provided evidence which persuades me any rejection for banking products or services – or any other negative impact – was solely as a result of the associated address. And, even if it was, I haven't seen anything that leads me to think the impact of a declined application means higher compensation should be provided.

Overall, I think £100 fairly makes up for the distress and inconvenience Mr N experienced because of Monzo's failing. In addition, its removal of the contested address and confirmation of doing so is adequate redress in the circumstances.

Putting things right

To put things right, Monzo must pay Mr N £100 compensation, remove the contested address at the centre of this complaint and provide confirmation to Mr N that it has done so.

My final decision

My final decision is I uphold this complaint. MONZO BANK LIMITED must carry out the directions above within 28 days of Mr N's acceptance of this decision.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr N to accept or reject my decision before 20 May 2026.

James Akehurst
Ombudsman