

The complaint

Mr A and Miss G complain about the service they received when Mr A contacted Monzo Bank Ltd (“Monzo”) regarding an ATM withdrawal he wanted to cancel due to the withdrawal fee. In particular Mr A doesn’t feel the response received by Monzo’s web agent addressed his concerns or accommodated his communication needs.

What happened

Mr A made an ATM withdrawal from his joint account with Miss G whilst abroad and was charged a fee of £4.61 by the machine. Mr A says he was in a hurry and due to the glare of the sun on the screen and the confusing way the English language was written and displayed the instructions were difficult to read for someone that has the condition he has. He says if he had understood the fee that was going to be charged, he wouldn’t have made the withdrawal and wished to be refunded for the fee.

Mr A contacted Monzo via webchat and explained all this and confirmed to resolve the issue he wanted Monzo to issue a full refund of the ATM withdrawal charge. The web agent confirmed with Mr A that he had received the money he requested from the ATM and provided him with an explanation on Monzo’s withdrawal charges and when they apply and provided some further advice about how to save money with making a withdrawal abroad.

Mr A was unhappy with this response and raised a complaint with Monzo. Monzo didn’t uphold Mr A’s complaint as the fee charged for the withdrawal wasn’t charged by Monzo but rather the ATM provider. But as a gesture of goodwill agreed to reimburse Mr A £4.61 for the fee and credited this into his sole account. Monzo also provided Mr A with a further explanation of its fees and when they are charged when withdrawing cash.

Mr A and Miss G were unhappy with this and brought their complaint to this service.

One of our investigators looked into their concerns but as the ATM charge wasn’t Monzo’s they didn’t think Monzo had done anything wrong or treated Mr A or Miss G unfairly. They thought Monzo had responded to Mr A’s concerns clearly and that refunding the charges was fair and reasonable and didn’t think Monzo needed to do anything more.

Mr A and Miss G were dissatisfied with this. They believe the response from Monzo’s web agent was insensitive and didn’t recognise the challenges Mr A faced in communicating his situation and that a more personalised and empathetic response would’ve been more appropriate. Furthermore, they don’t believe it addressed Mr A’s concerns and want further compensation in recognition of the poor customer service and have asked for an ombudsman’s 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.

It might help if I explain here my role is to look at the problems Mr A and Miss G have experienced and see if Monzo has done anything wrong or treated them unfairly. If it has, I

would seek – if possible - to put Mr A and Miss G back in the position they would've been in if the mistakes hadn't happened. And I may award compensation that I think is fair and reasonable.

And having considered everything I'm in full agreement with our investigators view and don't think there is anything much more I can add.

Mr A and Miss G's complaint is regarding two events:

1. the fee Mr A was charged when making a cash withdrawal from an ATM abroad; and
2. Monzo's response when he complained about this.

Taking each of these events in turn, firstly, as the ATM withdrawal charge nor the machine were Monzo's, I can't say that Monzo made an error here or is responsible for the difficulties Mr A faced with withdrawing his money. But as Monzo – as a gesture of goodwill – agreed to reimburse Mr A £4.61 for the charge he incurred I think this is a fair way to settle his complaint regarding this point.

I appreciate Monzo reimbursed the charge into his sole account rather than the joint account it was charged to, but given Monzo hadn't made an error, wasn't obligated to reimburse this and the small amount involved, I don't think Monzo needs to do anything more here.

Secondly, I appreciate Mr A doesn't feel Monzo's initial response to his complaint fully addressed his complaint and he would've preferred a personalised response. But his complaint was about the ATM withdrawal fee he was charged and Monzo responded to this by first establishing if he received the money from the ATM machine where the withdrawal was made, and then explaining what and when it charges for ATM withdrawals and provided other advice that would help him manage these types of charges.

I don't think this is an unreasonable first response given this was on the topic. Furthermore, Mr A was able to take things further should he not get the answer he was looking for – which he did.

Mr A says Monzo failed to respond in a way that took into consideration his communication needs. But although I can see that Mr A made Monzo aware of his condition, I can't see that he asked Monzo to respond in a particular way to accommodate this. So I don't think Monzo treated Mr A unfairly or it was unreasonable when it responded to Mr A in the same way he communicated with it.

So it follows that because I don't think Monzo have made a mistake or treated Mr A unfairly, I do not uphold this complaint.

My final decision

For the reasons I've explained I've decided uphold Mr A and Miss G's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr A and Miss G to accept or reject my decision before 21 March 2024.

Caroline Davies
Ombudsman