

## **The complaint**

Mr G complains Monzo Bank Ltd (Monzo) failed to pay the £50 compensation it agreed it would.

## **What happened**

Mr G says he had an issue with Monzo as it failed to amend his email address which resulted in him incurring bank charges. Mr G says when he complained about this Monzo agreed to refund the bank charges and offered him £50 as a gesture of goodwill. Mr G says Monzo never refunded him the charges or paid him the £50 as promised, so he contacted Monzo who then refunded the charges but didn't pay the £50.

Mr G says he now wants Monzo to pay him the £50 it promised and compensation for having to raise this matter again with them as this has caused him anxiety and stress.

The investigator requested information from Monzo on several occasions, but as nothing was forthcoming a view was issued based on the limited information available to her and she concluded that Monzo hadn't acted fairly here.

The investigator says she could find no reason why she should doubt Mr G's version of events following the limited information she had received from him, including copies of bank statements and online chats with Monzo.

The investigator upheld the complaint and instructed Monzo to pay Mr G the £50 it originally offered and a further £30 for the trouble and upset caused by Mr G having to raise the complaint.

Monzo accepted the investigator's view, but Mr G felt the compensation should be higher given the stress he had experienced over this matter and asked for this 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 will also be upholding this complaint and I will explain how I have come to my decision.

I can understand it would have been frustrating for Mr G to have to chase Monzo for the compensation it had agreed to pay him.

As our investigator has explained, it's not the role of this service to scrutinise Monzo's complaints process or to tell Monzo how it should deal with complaints more widely. My role is look at what's fair and reasonable in the individual circumstances of a complaint. So, when looking at this complaint I will consider if Monzo need to pay any further compensation to Mr G, given it has accepted the investigator's view here.

The first thing to say is there is limited evidence available here regarding Mr G's complaint, but like the investigator I have no reason to doubt his version of events regarding Monzo's failure to pay him the £50 goodwill payment for an earlier issue regarding the amendment of his email address. It's also fair to say Mr G shouldn't be expected to have to chase Monzo over this either.

That said Monzo have accepted the view of the Investigator and have apologised for the delays here and are willing to pay not only the £50 Mr G says it originally offered, but a further £30 as directed by the investigator.

While I can understand this has been frustrating and upsetting for Mr G, I am satisfied the level of redress here is fair in the individual circumstances of this complaint, taking into account there is no evidence of any further financial detriment to Mr G.

While Mr G will be disappointed with my decision, I am satisfied this is a fair outcome here.

### **Putting things right**

I instruct Monzo Bank Ltd to pay Mr G a total of £80 for the trouble and upset caused.

### **My final decision**

My final decision is that I uphold this complaint.

I instruct Monzo Bank Ltd to pay Mr G a total of £80 for the trouble and upset caused.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr G to accept or reject my decision before 18 June 2024.

Barry White  
**Ombudsman**