

## The complaint

Mr H complains that Monzo Bank Ltd did not close his account when he asked them to, and they provided him with poor customer service.

## What happened

Mr H says he sent Monzo a letter on 7 October 2023 to ask them to close his account, and correct errors they made. But he says Monzo didn't close the account despite him supplying all the evidence requested by Monzo. Mr H made a complaint to Monzo.

Monzo partially upheld Mr H's complaint, and they applied a credit of £125 to his account. They said they were upholding his complaint point about the delays and gaps in their customer service and they acknowledged that they failed on several occasions to appropriately support him with his query. They did not uphold his complaint points about their inability to offer phone calls that are not recorded, and the reporting of the address linked to Mr H's account to the Credit Reference Agencies (CRA's) as the correct information was shared as they adhered to their internal regulatory requirements.

Our investigator upheld Mr H's complaint and she said Monzo should pay Mr H £100 compensation for failing to carry out the closure request. Monzo closed Mr H's account on 1 May 2024.

Mr H asked for an ombudsman to review his complaint. He said for over one year Monzo has been unprofessional, and he has many times provided what they asked for and they never fulfilled his requests.

As my findings differed in some respects from our investigator's, I issued a provisional decision to give both parties the opportunity to consider things further. This is set out below:

*"I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint.*

*Mr H has made a number of points to this service, and I've considered and read everything he's said and sent us. But, in line with this service's role as a quick and informal body I'll be focusing on the crux of his complaint in deciding what's fair and reasonable here.*

*I'd like to explain to Mr H that it is not within this service's remit to tell a business how they should run their policies and procedures, such as whether to offer phone calls that aren't recorded. It would be the role of the regulator – the Financial Conduct Authority, who have the power to instruct Monzo to make changes to their policies and procedures, if necessary.*

*I've reviewed the address history on Mr H's account. I can see that on 21 May 2023, Mr H's account address was changed on his profile on Monzo's application (app) to an address he had previously used between 16 December 2017-12 December 2022. So as this was completed on Mr H's own profile, I'm unable to conclude that Monzo initiated the change of address. And they would be obliged to report Mr H's account information to the CRA's, so I'm not persuaded that Monzo made an error here.*

*I've viewed the letter that Mr H sent Monzo dated 7 October 2023. In this letter it tells Monzo to "Consider this the official termination of the bank account". He also tells Monzo he has deleted the app, and he's blocked their email address so post would be the only means of communication. He gives them an address to send the correspondence of the closure of the account. This was not his registered address at the time, so it's unlikely Monzo would have been able to do this. The address he asked them to send the correspondence to was the registered address on his account between 12 December 2022-21 May 2023.*

*Monzo did not escalate Mr H's request to the correct team, so no action was taken on the closure request. It's not clear if the request was escalated whether the closure would have occurred as Monzo have said as Mr H deleted the Monzo app and blocked contact from them by email. Their process would not have been able to be followed in order to verify his identity and close the account. Although I do note from Mr H's letter he asked them to communicate by post, so if Monzo did this they would have needed to write to the registered address on the account – which was different to the address Mr H wanted them to use, so it could be that if Monzo sent a letter to the registered address, he would have been unlikely to receive this.*

*But I can see that Mr H sent Monzo an email on 5 February 2024. He included a photograph of himself holding his identification. So I'm satisfied that Monzo should have been able to close his account at that point. But the chat agent directed Mr H to the app to close his account instead of closing the account. Mr H's account was closed on 1 May 2024.*

*So I do think that Monzo let Mr H down at times. Monzo have acknowledged service failings going back to July 2023 which they paid him £125 for. But the service failings which were acknowledged in their final response don't take into account what happened with the account closure. And regardless of what the outcome would have been if Monzo had escalated the account closure request in October 2023 to the correct department, Mr H had provided Monzo with what they needed to close his account in February 2024. But it was almost three months later when they actually closed his account.*

*So it would have been distressing for Mr H to have known he had provided Monzo with the identification they needed, but he could see on his credit file that his account was still open. And I can see he's been inconvenienced by having to chase Monzo about this issue.*

*Our investigator had suggested Monzo pay Mr H an extra £100 compensation for the delays. But I'm not persuaded this reflects the months' long delays in closing the account when Mr H had provided his identification. I'm persuaded that an extra £225 compensation is proportionate to bring the total compensation to £350. So I intend to ask Monzo to put things right for Mr H."*

I invited both parties to let me have any further submissions before I reached a final decision. Mr H did not respond to the provisional decision. Monzo accepted the provisional 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.

As neither party have provided me with any further information to consider, then my decision and reasoning remains the same as in my provisional decision.

### **Putting things right**

In the provisional decision I said I intend to uphold this complaint in part. I said I intend to ask Monzo Bank Ltd to pay Mr H a further £225 compensation. I'm still satisfied this is a fair outcome for the reasons given previously.

### **My final decision**

I uphold this complaint in part. Monzo Bank Ltd should pay Mr H a further £225 compensation for distress and inconvenience.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr H to accept or reject my decision before 11 September 2024.

Gregory Sloanes  
**Ombudsman**