



Monzo Bank

Broadwalk House

5 Appold Street

London

EC2A 2AG

**16 February 2026**

**Complaint reference:** [REDACTED]

Hi [REDACTED],

I'm [REDACTED], and I'm a complaint specialist at Monzo. I've been looking at your complaint and want to let you know what I've found.

### **My investigation didn't find evidence to support your complaint**

I've investigated your complaint and found we gave you an expected level of service.

#### **Double Payday feature**

I've looked into your complaint about our Double Payday feature. I understand you feel it's unfair that your salary doesn't qualify and that this puts you at a financial disadvantage because you also receive PIP payments.

Our Double Payday feature is an automated system that works with Bacs (Bankers Automated Clearing Service) payments. It's designed to offer an advance on the very first Bacs payment we get a notification for in a pay cycle.

You are correct that the system is identifying your PIP payment first. This is because the notification for your PIP payment reaches us before the

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notification for your main salary. Once the feature has been offered for that first payment, it cannot be offered again for another payment in the same period. This is why your salary is not eligible.

You also mentioned that you believe this contradicts our terms. Our [terms and conditions](#) explain that PIP and DLA payments are not excluded from the Double Payday draw. It also explains that features like this are automated. The process of identifying the first Bacs payment we receive is in line with how the feature is described. However, I can confirm that our specialist team is looking into this part of the Double Payday feature.

I understand this may not be the outcome you were hoping for, but as the product worked the way it's intended to, I'm afraid I'm unable to support your complaint.

## **Discrimination**

I want to assure you that I've taken your concern about indirect discrimination under section 19 of the Equality Act 2010 very seriously. As a bank, we're committed to our legal and ethical responsibility to treat all our customers fairly.

I've carefully reviewed how the Double Payday feature works and how it has been applied to your account. It is based on a neutral, automated rule: the timing of when we receive the payment file from the Bacs network. This rule is applied in the same way for all customers.

While I understand this has a disappointing outcome for you, the feature is working as it was designed, based on this objective timing-based process. It is not based on any personal characteristic of a customer. I'm sorry you felt that we treated you unfairly based on who you are but I've found no evidence of discrimination.

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I hope you understand the reasons for my decision, though I do want to say sorry that you were unhappy with our service.

## **What to do if you're not happy**

This letter is what's known as our 'final response' to your complaint. If you have any clarifying questions, I'll do my best to answer them. Alternatively, you have the right to take your complaint to the Financial Ombudsman Service, for free – but you must do so within 6 months of the date of this final response.

If you don't refer your complaint in time, the Ombudsman won't have our permission to consider your complaint and will only be able to do so in limited circumstances. For example, if the Ombudsman believes that the delay was as a result of exceptional circumstances.

For information on how to refer the complaint, go to the [Financial Ombudsman Service website](#) and read their [consumer leaflet](#).

Thanks,



Monzo Complaints Team

## **Ways Monzo can support you**

It can sometimes be helpful to tell us a bit more about yourself. If there's anything that affects the way you deal with your money or the relationship you have with us as your bank, it might be worth telling us. We can use that knowledge to support you in a way that suits your needs. You can share information directly with our specialist support team through [Share with us](#).

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