

Code of Practice on Complaint Handling and Dispute Resolution

About Monzo Mobile

Monzo Mobile is a trading name of MM Wireless Limited (MMWL). Monzo Mobile plans, and the mobile service itself (including data, calls and texts), are provided by MMWL. Monzo Bank Limited (Monzo), markets and facilitates the sale of Monzo Mobile plans, manages your payments, and provides customer support on MMWL's behalf. Monzo is your point of contact for everything related to your Monzo Mobile service.

Scope and purpose

This Code of Practice is published in accordance with Ofcom's General Condition C4. It explains how we handle complaints about your Monzo Mobile service and how you can access free, independent dispute resolution if we can't resolve things.

Monzo handles your complaint on behalf of the mobile service provider, MMWL.

Issues with payments for your Monzo Mobile plan or the Monzo App are our responsibility. But we won't be liable for any disputes or claims relating to the actual Monzo Mobile services provided by MMWL. For example if your issue relates to network coverage or you're having trouble moving your number over, we'll help to resolve this on behalf of MMWL, but MMWL will remain responsible for the provision of these services and resolution of your issue.

What is a complaint?

A complaint is any time you tell us you're dissatisfied with your mobile service, how we've handled things, or the level of customer service you've received, and you expect us to do something about it.

How to get in touch

It's always free to make a complaint. You can reach us by:

- **In-app chat:** The fastest way to get help. Head to the 'Help' tab in the Monzo app and search for "Monzo Mobile" to start a chat.
 - **Email:** mobile-complaints@monzo.com
 - **Phone:** Use our app to schedule a call and we'll contact you on your preferred number.
 - **Post:** Monzo Mobile Complaints, Broadwalk House, 5 Appold St, London, EC2A 2AG.
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How we handle your complaint

We are committed to handling every complaint fairly, thoroughly, and as quickly as possible. We will:

- handle complaints fairly and promptly;
- investigate issues thoroughly;
- keep you informed throughout the process.

We will acknowledge your complaint within **3 working days** of receipt and provide a reference number. Please keep this number handy if you need to follow up.

We'll then look into what happened. If the issue involves technical or network features, we may need to work with our partners to resolve the complaint on your behalf.

We aim to resolve most issues within **15 working days from the date we acknowledge your complaint**. If it's taking longer, we'll let you know why and give you an updated timeline. We'll keep you updated throughout the process.

Once we've found a solution, we'll confirm the outcome with you.

Compensation and remedies

Where appropriate, we may offer remedies such as refunds, service credits, or other forms of compensation depending on the nature and outcome of your complaint.

If you're not happy with how things are going

If you're not satisfied with how your complaint is being handled, you can ask for it to be escalated:

- First, to a manager.
- Then, if needed, to senior management.

If we've done everything we can and we still can't agree, we'll send you a written letter (called a "deadlock letter") explaining our final position and your options.

Closing your complaint

We will only close your complaint when:

- You've told us you're happy with the outcome; or
- We've told you the outcome and you haven't come back to us within 28 days to say it's still unresolved; or
- We've sent you a deadlock letter with information about how to take your complaint to CISAS (see below).

We will never close your complaint without first telling you the outcome and giving you a fair chance to respond.

If we can't resolve your complaint

If:

- we haven't been able to resolve your complaint within **six weeks**; or
- we've reached a point where we can't do anything more and have issued a deadlock letter at **any time**

you can refer your complaint for free to **CISAS** (Communications and Internet Services Adjudication Scheme). CISAS is a free, independent dispute resolution service approved by Ofcom. They will review your case impartially and determine an outcome.

You can contact CISAS via:

- **Web:** [CISAS](#)
- **Phone:** 020 7520 3814

Monzo provides these documents and policies to you on behalf of MM Wireless Limited (you can see their original copies [here](#)).

- **Email:** cisas@cedr.com
 - **Post:** CISAS, 100 St Paul's Churchyard, London EC4M 8BU
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Accessibility and additional support

If you need this Code of Practice in an alternative format, just let us know. If you have additional accessibility needs, tell us and we will do our best to support you.

We take all complaints seriously and use your feedback to improve our service.

Last updated: [date]