

Fair and Acceptable Use Policy

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 Fair and Acceptable Use Policy ("**Fair Use Policy**") applies to you as the end user when you purchase a Monzo Mobile Plan. Capitalised terms not defined in this policy have the meanings given in the Service Terms which set out the agreement between you and MMWL. We will always act reasonably and in good faith in connection when applying this policy and exercising the rights contained therein.

Scope of service

The Services are intended solely for reasonable use on a mobile handset. They are designed for personal (not business/commercial) use and are not intended to replace fixed-line broadband or to support large-scale or automated communications.

Acceptable use (permitted and prohibited use)

You must use the Services in a reasonable and lawful manner and in a way that does not adversely affect the network or other users. The Services may not be used for resale, redistribution, or any form of commercial exploitation without our prior written consent.

In particular, you must not use the Services for bulk machine-to-machine communications, continuous or high-volume usage that substitutes fixed-line broadband, or any activity that degrades or might degrade network performance or impacts network

stability or capacity. Use of the Services in a way that compromises the integrity or security of the network is also prohibited.

You must not use the Services or Monzo Mobile eSIMs to generate artificially inflated traffic, or to send automated or unsolicited text messages. You must not establish, install or use a gateway device, application, SIM farm, or SIM box for the purposes of making large volumes of calls or sending large volumes of texts or picture messages or to send automated messages, or to make automated calls.

Tethering or use of the Services across multiple devices is permitted only for occasional personal use or where expressly allowed under your Plan. Excessive or continuous multi-device usage may be treated as non-compliant with this policy.

Fair use (data usage and thresholds)

Although your Plan may be described as “unlimited,” it is subject to fair use limits to ensure that the Services remain available and of good quality for all users. Usage is expected to reflect typical consumer behaviour.

We may monitor usage patterns to identify excessive consumption or non-standard usage patterns. As a guideline, usage exceeding 600GB within a monthly billing cycle is likely to be considered excessive or non-personal use.

Where usage exceeds fair use limits, we may apply proportionate traffic management measures. These may include reducing data speeds, prioritising other users or limiting available bandwidth in order to protect overall network performance.

Roaming usage

Roaming services are intended for periodic travel and short-term use outside your home country. We may apply limits on usage volumes or duration while roaming and may impose additional charges or restrictions where usage indicates extended or predominantly non-UK use. EU roaming usage is limited to a maximum of 30 consecutive days and 90 days per calendar year per subscription.

Enforcement and network protection

Where your usage exceeds fair use limits, we will normally apply traffic management measures as described above. Where there is a breach of the acceptable use provisions, including misuse of the Services or prohibited activities, we may take proportionate action to protect the network and other users.

Such action may include restricting or suspending the Services and, in cases of serious or repeated breach, terminating your access to the Services. Where reasonably practicable, we will notify you before taking action and give you an opportunity to remedy the issue, unless immediate action is required to prevent harm, comply with legal obligations, or address serious misuse.

Last updated: 10/07/2026