

Vulnerability and Accessibility Statement

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.

Supporting every customer

We want everyone to have a great experience with us, no matter their circumstances. We know that every customer is unique and that some of us need extra support to get the most out of our products.

Whether you have a specific accessibility requirement or your circumstances have changed and you're feeling vulnerable, we're here to help. We have a range of options designed to make our services easier to use, and we'll stick by you with that extra support for as long as you need it.

That might include:

- A mental health condition or concern
- Being neurodivergent
- Going through a significant life change
- Someone close has died
- Affected by addiction
- Affected by abuse
- An accessibility need
- Difficulties with memory, focus or decision-making
- Difficulties with language, numbers or digital skills
- Going into custody

This isn't an exhaustive list. If something is making things harder for you, get in touch and we'll see how we can help.

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

You don't need to label yourself as 'vulnerable'. Many people feel uncomfortable with that word, and that's fine. You don't need to use it when you contact us. Just tell us what's going on and what would make things easier. We'll take it from there. Please see our [Accessibility](#) webpages for more information on this support

How to tell us you need extra help

The easiest way is to get in touch through the Monzo app. You can also email or write to us.

- In-app chat: Go to Monzo Mobile in the Monzo app and tap on 'Help'.
- Email: mobile@monzo.com
- Phone: Use our app to schedule a call and we'll contact you on your preferred number.
- Post: Monzo Mobile, Broadwalk House, 5 Appold St, London, EC2A 2AG

We know talking about personal difficulties isn't easy. Our team is trained to listen without judgement and to handle your information with care and respect.

When you tell us about your situation:

- We'll make a note on your account (with your permission) so you don't have to explain things again each time you contact us.
- We'll flag your account so anyone you speak to knows to take extra care.
- We'll ask what would actually help you, rather than assuming.
- We keep your information private and only use it to give you better support.

You can also ask a carer, family member, or trusted friend to contact us on your behalf. We're happy to deal with them directly if that's easier for you.

Written summaries

If you speak to us by phone or chat and would find it useful to have a written summary of what we discussed, just let us know. We can send this by email so you can review it in your own time. This can be especially helpful if you find it difficult to process information in real time, have memory difficulties, or simply want a record of what was agreed.

What we can do to help

Accessibility services

We offer a range of free services for customers with disabilities or who need communications support.

Text Relay If you're deaf, hard of hearing, or have a speech impairment, you can use the UK's Text Relay service to communicate with us by text. Dial 18001 before our number and a relay assistant will help connect you.

Free directory enquiries If you have a disability that makes it difficult to use a standard phone directory or online search, you may be eligible for free directory enquiry calls. Contact us to register.

Documents in your preferred format We can provide key documents in large print, audio format, or easy-read versions. We can also arrange Braille versions on request (please allow a little extra time for these). Just let us know what works best for you.

Help someone else manage your account You can ask another Monzo customer who is a carer, family member, or trusted friend to contact us on your behalf.

Emergency SMS (text 999) If you are deaf, hard of hearing, or have a speech impairment, you can contact the emergency services by texting 999. You need to register your mobile number first at [emergencysms.net](https://www.emergencysms.net) before you need it. Registration is free and takes a few minutes.

Emergency Video Relay Service If you are a British Sign Language (BSL) user, you can contact 999 via a BSL interpreter in a live video call. The service is available 24/7 and works on any internet-connected device. Search for "999 BSL" online or via your app store. No pre-registration is required.

Video Relay Service We've partnered with Convo - an online interpreting service if you would like to contact us using Sign Language. If you're a Sign Language user you can chat with our customer support team through a fully-accredited interpreter, in real time, using video relay services. This service is available 7 am to 8 pm Monday to Sunday. To chat to someone at Monzo using Sign Language:

- Go to Convo and create a profile.
- Search for Monzo in the directory.
- Click to call us; you'll be connected to an interpreter who'll relay the conversation in real time.

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

If money is tight

We understand that circumstances change and your mobile plan might become harder to afford. Here's how we can help:

- **Move to a cheaper plan.** You can switch to a lower-cost plan at any time through the app. The change takes effect at the start of your next billing cycle.
- **No debt, no collection letters.** Monzo Mobile is prepaid. If your plan renewal payment fails, we'll retry for 5 days. If it still doesn't go through, your service will pause for 30 days allowing incoming SMS and calls only. After your retry period, we won't chase you for money or pass anything to a debt collection agency.
- **Help staying connected.** If your plan has lapsed and you're struggling to renew, get in touch. We'll do our best to help you stay connected.

We can also point you to free, independent advice if you're dealing with wider money worries:

Organisation	What they can help with	Contact
Citizens Advice	Free advice on debt, benefits, housing and consumer rights	0800 144 8848 / citizensadvice.org.uk
StepChange	Free debt advice and support	0800 138 1111 / stepchange.org
MoneyHelper	Free money guidance	0800 011 3797 / moneyhelper.org.uk
Samaritans	Free, confidential emotional support, 24 hours a day	116 123 / samaritans.org

If you're experiencing abuse

Your safety comes first. We take this seriously.

If you're in a situation involving abuse, harassment, or coercive control, we can:

- Issue you a new number or replacement eSIM discreetly and quickly.
- Help you understand and manage the usage on your account.
- Handle your case with complete discretion, with no unnecessary contact that could put you at risk.
- Point you to specialist organisations who can provide dedicated support.

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

National Domestic Abuse Helpline If you or someone you know is in immediate danger, call 999. The National Domestic Abuse Helpline is available 24/7: **0808 2000 247** (free and confidential). Refuge: nationaldahelpline.org.uk

If you rely on your phone for a medical alarm or telecare device

If you've told us that you rely on your mobile connection for a telecare device, we'll do our best to let you know about planned maintenance or network changes that could affect your service.

Monzo Mobile runs on a partner network, so we may not always have advance notice of network events. We strongly recommend that you also register directly with your telecare device supplier and keep an alternative means of contacting emergency services available.

Check your device works on our network. Telecare devices work differently from regular phones. If you're unsure whether your alarm or device is compatible, contact us or speak to your telecare supplier. This is especially important as the UK's phone networks transition to digital, as some older devices may need updating.

Accessible communications

Our website

We work to make our website meet the Web Content Accessibility Guidelines (WCAG) 2.1 Level AA standard. This includes:

- Making sure screen readers can navigate our pages properly.
- Using clear text sizes and colour contrast.
- Making sure forms and buttons work with a keyboard alone.
- Providing accessible versions of key documents.

If something on our website or in our communications is hard for you to use, we want to know. Get in touch using the details in the 'How to tell us you need extra help' section above.

This accessibility statement was last updated in [month/year] and is reviewed annually, or when we make significant changes to our website.

If something goes wrong

If you feel we haven't treated you fairly, or that we could have done more to support you, let us know straight away. We'll treat your complaint as a priority.

You can complain through any of the channels listed in the 'How to tell us you need extra help' section above.

We will acknowledge your complaint within 3 working days of receipt and provide a reference number. 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.

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, 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.

You can contact CISAS via:

- **Web:** [CISAS](#)
- **Phone:** 020 7520 3814
- **Email:** cisas@cedr.com
- **Post:** CISAS, 100 St Paul's Churchyard, London EC4M 8BU

Useful organisations

Organisation	What they can help with	Contact
Citizens Advice	Debt, benefits, housing and consumer rights	0800 144 8848 / citizensadvice.org.uk
StepChange	Debt advice and support	0800 138 1111 / stepchange.org
MoneyHelper	Money guidance	0800 011 3797 / moneyhelper.org.uk
Samaritans	Confidential emotional support, 24/7	116 123 / samaritans.org

Organisation	What they can help with	Contact
National Domestic Abuse Helpline	Support for those experiencing domestic abuse	0808 2000 247 / nationaldahelpline.org.uk
Age UK	Information and support for older people	0800 678 1602 / ageuk.org.uk
Scope	Support for disabled people and their families	0808 800 3333 / scope.org.uk
Mind	Mental health support and information	0300 123 3393 / mind.org.uk

Our customer service team is trained to recognise when a customer might benefit from specialist support. Where relevant, they'll mention these organisations during conversations with you and can point you in the right direction.

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