

These legal terms (English law applies and disputes will be settled by the English courts) are between you and Monzo Bank Limited (Monzo/we/us).

These terms and conditions apply to our ‘Making decisions using Open Banking’ service. This service allows us to use information from your accounts with other banks, to help us make lending decisions about you.

Our current account [terms and conditions](#) also apply to ‘Making Decisions Using Open Banking’.

By consenting, you’re allowing us to see information - like balance and transaction data - from your account with another bank. We’ll use this information to help us to decide whether you’re eligible for a Monzo lending product, like a loan, Flex or overdraft.

We’ll use Open Banking to access your nominated bank account for less than 5 minutes. During this time we will review your account information for the past 4 calendar months. You won’t be able to see the information we receive in the Monzo app, but you can ask us for a copy of it by getting in touch.

We’ll only use information from your accounts in compliance with these legal terms and our [Data Privacy Notice](#).

If you have any questions, we’re happy to help. The best way to reach us is by chatting to us in the Monzo app.

If you have a complaint, please contact us via chat and we’ll do our best to fix the problem. If you’re still not happy, you may be able to refer your complaint to the [Financial Ombudsman Service](#).

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