

Monzo Billsback Terms and Conditions

Before we start, as we're the promoter of Billsback, legally we have to give you our address. So it's Monzo Bank, Broadwalk House, 5 Appold Street, London, EC2A 2AG.

Getting Billsback

Billsback is open to all UK residents aged 18 or over, except Monzo employees. To be eligible for Billsback, you must:

- be a Monzo Extra, Perks, Max or Max + family subscriber (excluding free trials)
- be a UK resident aged 18 or over
- pay an eligible bill from your Monzo account.

Billsback is one of the default benefits of your subscription. You'll be opted in automatically if you're eligible. You don't need to do anything more to enter your eligible bills in the draw. You can opt out of Billsback at any time in the app.

Billsback starts on October 1st. It doesn't have an end date, but we can change this at any time.

How Billsback works

Unless you opt out of Billsback, each eligible bill paid from your Monzo account will be entered into our draw and have the chance to be paid back to you.

We'll pay back at least 1,000 eligible bills each month. Winning bills will be selected at random from all the eligible bills. Each eligible bill will have an equal chance of being selected. The odds of winning depend on the total number of eligible bills per month:

- Odds are determined at the beginning of every month
- Odds are equal to 1,100/the number of bills in the previous month

We'll enter your eligible bills into the draw when they get paid from your Monzo account. If your bill is chosen, we'll notify you in the app and pay the money back into your account.

The payment should happen straight away, but please allow up to 24 hours to receive your payment. There's no limit to how many bills you can have paid back in a single month, and having a bill paid back won't affect your eligibility for future draws.

What is an eligible bill

To be considered eligible for Billsback, a bill must meet all of the following criteria:

- It must be a transaction of £1 or more. There's no upper limit on the transaction amount for eligibility, but we'll pay back a maximum of £150 per bill. This means if you have a bill of £200, we'll pay the first £150. If you have a bill of £50, we'll cover the full amount.

- The payment must be made to an eligible provider located in the United Kingdom, Guernsey, or Jersey. We use third party data provided by Mastercard to determine our list of eligible providers. See below for our complete list. We'll match your payments against this list to check if they're eligible for Billsback.
- It must be paid from your Monzo personal debit card, or by direct debit from your Monzo account, while you're an active Monzo Extra, Perks, Max or Max + family subscriber. Bills for certain providers will be eligible only if paid by direct debit. We have listed these providers in the table of Direct Debit-only eligible providers below.

We will also treat your monthly subscription payments for your Monzo Extra, Perks, Max or Max + family plan as eligible bills.

Each bill is only eligible to be entered into our draw once. Bill payments made via Monzo Flex are not eligible.

Joint account bills

Bills paid from a joint account will be eligible for Billsback, as long as at least one of the account holders has an active Monzo Extra, Perks, Max or Max + family plan, and neither has opted out of Billsback.

Monzo employee bills

If you're a Monzo employee, unfortunately any bills you pay from your Monzo personal or joint account won't be eligible for Billsback. If you do have a joint account, any eligible bills paid from the other person's personal account will be entered into the draw, as long as they're opted in.



The small print

By paying an eligible bill from your Monzo account, we'll assume that you've read and agreed to these terms. Just so you know, we have the right to refuse to pay back a bill if these rules have been breached.

You can't exchange your Billsback money or ask for an alternative. All our decisions on any aspect of Billsback are final, binding and we won't respond to queries about it.

We'll end or temporarily withdraw Billsback if we suspect any fraudulent, abusive or suspicious behaviour. We may also temporarily pause Billsback if we identify an issue which impacts our ability to provide the draw as expected. If this happens, we'll let you know. If any of these circumstances happen, we reserve the right to end or pause Billsback without notice. Otherwise, we'll give 30 days' notice before closing Billsback.

We can amend or add to these rules if necessary.

We'll collect, store, and process your data in line with our privacy notice. We may need to share the surname and postcode area of all winners with the regulator, Advertising Standards Authority, on request. If this happens, we'll let the winners know.

And the last thing from us: English law applies to Billsback and these rules. English courts will settle any disputes. All our decisions on any aspect of Billsback are final and binding, and we won't respond to any queries about them.

Eligible Billsback providers

We'll use the Merchant Group Names listed in these tables to check whether your bill is eligible for Billsback. This information is provided by Mastercard, so the name shown below is how it'll appear to us on the transaction, rather than the name of the provider that you might see.

Any payments to Merchant Group Names which are not exact matches for those listed below won't be eligible for Billsback. We'll let you know if we make any changes to the eligible providers.

1Password	GoDaddy	Scottish Gas
1st Central Insurance	Google Nest	Scottish Power
AA Insurance	Google One	Scottish Water
AA Membership	Google Storage	Severn Trent Water
AA Motor Insurance	Google Workspace	Shell Energy
Acorn Insurance	Grammarly	Shopify
Acorn TV	Gridserve	Shudder
Admiral	Guernsey Water	Shutterstock
Adobe	Gymbox	Simmer Eats
Adobe Creative Cloud	Halifax Home Insurance	SimplyCook
Adrian Flux/Bikesure	Hastings Direct	Simplyhealth
Affinity Water	Hayu	Sky
Ageas	Health Shield	Sky Mobile
Ageas Retail	Healthy Pet Club	Skype
Agria Pet Ins	HelloFresh	Slate Digital
Ala Insurance	Hiscox	Smart Insurance
Allianz Insurance	Honest Mobile	SMARTY
Amazon Music	Housekeep	Smile Direct Club
Amazon Prime	Hyperoptic	Smol
Amazon Prime Video	ID Mobile	Snap Fitness
Anglian Water	Insite Energy	So Energy
Animal Friends Insurance	Intuit Quickbooks	SO-SURE
Anytime Fitness	Ionos Cloud LTD	SoundCloud
AO Mobile	ITVX Premium	South East Water
Apf/Assetsure	IVPN	South Staffs Water
Apple	JD Gyms	South West Water
Audible	Jersey Water	Southern Water
Aviva	John Lewis Insurance	Splice

Aviva Health	Kids Pass	Spotify
Aviva Insurance	Kindle	Spotless Water Ltd
Aviva Life	L&G Insurance	Squarespace
Axa Insurance	Lebara	SSE Airtricity
Backblaze	Leep Water Networks Ltd	Starlink Internet
Bandcamp	Legacy Leisure	Steam
Bannatyne Fitness	Lemonade Finance	Sterling Insurance
Bannatyne Health Club & Spa	Let Insurance Serv	Strava
Beatport Lic.	Lex Leisure	Sundays Insurance
Beauty Pie	Lexham Insurance	SunLife Insurance Services
Better Leisure Gym	LinkedIn	Superdrug Mobile
Blizzard Entertainment	Lv	Swiftcover
Bloomberg	Lv Pet	Switch2 Energy Ltd
Boat Insurance Premium	Lyca Mobile	T-Mobile
Brit Snr Insurance	Manx Telecom	Tails.com
BritBox	ManyPets	Talkmobile
British Gas	Marshmallow Insurance	TalkTalk
BT	Maya Mobile	Tastecard
Budget Energy	McAfee	Tempcover
Budget Insurance	Medium	Tesco Insurance
Bulb	Metlife Insurance	Tesco Mobile
Bupa	Microsoft	Tesco Pet Insurance
Bupa Dental Care	Midjourney Inc.	Thames Water
Butternut Box	Mob	The Athletic
Buzz Gym	Moja Insurance	The Guardian
Calendly	More Than	The Gym
Canva	MUBI	The Gym Group
Channel 4	Mullvad VPN	The Modern Milkman
Chess.com	MuscleFood	The New York Times
Churchill Insurance	Muscleworks Gym London	The RAC
ClassPass	Napo Pet Insurance	The Spectator
Claude	Netflix	The Telegraph
Click Energy NI	NFU Mutual Insurance	The Times & The Sunday Times
Collingwood Insurance	Nintendo	The Wall Street Journal
Community Sauna	NordVPN	Third Space
Communityfibre Ltd	Northumbrian Water	Thistle Insurance
Coverwise Ltd	NOW TV	Three

Crunchyroll	Nuffield Health	Thrive Total Fitness
Cuckoo Fibre	O2	Ticketmaster Insurance
Cuvva	Octopus Energy	TIDAL
David Lloyd Clubs	Oddbox	Tnt Sports
Day Insure	One Call Insurance	Total Fitness Health C
DAZN	OpenAI	TV Licensing
Deliveroo Plus	Oura Ring	Twitch
Denplan Limited	Outfox The Market	Uber One
Direct Line	OVO Energy	Ubisoft
Discord	Pact Coffee	Udemy
Discovery+	Paramount+	United Utilities
Disney+	Patreon	Utilita
Domestic & General Insurance Plc	PDSA Pet Insurance	Utility Warehouse
Dropbox	Peloton	Vetsure Pet Insurance
Dŵr Cymru Welsh Water	Perfect Pet Insurance	Veygo Insurance
E	Pet Health Club	Virgin Active
E & L Insurance	Petplan	Virgin Media
E.ON Next	Petsure	Vital Energi
E.ON UK	Places Leisure	Vitality Life
Economist	Planet Fitness	Vodafone
EDF Energy	PlayStation	VOXI
EE	PlayStation Network	Waggel
EE Broadband	Plex	Wecasa
Eir	Policy Expert	Wessex Water
Electronic Arts	Portsmouth Water L	Which
Elephant Insurance	Post Office Insurance	Whoop
Energie Fitness	Power NI	Wix.com
Essex & Suffolk Water	Premier Sports	www.dazn.com
Esure	Premier Vet Alliance	Xbox
Evernote	Privilege	Xbox Game Pass
Everypaw	Proton	Xero
ExpressVPN	PureGym	Yorkshire Water
Eyecare Payments L	Quip	Youfibre
Figma	Quote Me Happy	YouTube
Financial Times	Rebel Energy	YouTube Membership
Fitness First	Ring	YouTube Music
Flo Health	Roblox	YouTube Premium

Fortnite	Rock Insurance	Zipcar
Geoffrey Insurance	Royal London insurance	ZOE
giffgaff	Sainsbury's Pet Insurance	Zoom
GitHub	Samsung	Zurich Assurance L
Go Skippy		

Direct debit-only Eligible Providers

Bills paid to the following Merchant Group Names will be eligible only if paid by direct debit. All other eligibility criteria apply in the same way.

Actionaid	English Heritage	Royal British Legion
Alzheimers Society	Friends Of The Earth	RSPCA
Battersea Dogs	Greenpeace Limited	Save The Children
British Heart Foundation	Macmillan Cancer Support	Shelter
British Red Cross	Mind	The Guide Dogs for the Blind Association
Cancer Research UK	National Deaf Children's Society	The Trussell Trust
Cats Protection	National Trust	The Wildlife Trust
Charities Aid Foundation	National Trust for Scotland	Unicef Uk
Crisis	NSPCC	Woodland Trust
Dogs Trust	Oxfam	WWF
Donkey Sanctuary		