

Easy Bank Transfer Terms and Conditions

These legal terms are between you and MBEU Designated Activity Company (Monzo/we/us/our).

These terms and conditions apply to our easy bank transfer service. Easy bank transfers let you make a request in the Monzo app for money to be paid from an account you hold with another bank to your Monzo account.

Our [business account terms and conditions](#) also apply to easy bank transfers. If these easy bank transfer terms and conditions are different to our [business account terms and conditions](#) on the same issue, then these easy bank transfer terms and conditions will apply.

You can ask for a copy of these terms and conditions at any time and you can find a copy in the app.

You can continue to make easy bank transfers under these terms and conditions until you tell us in the app that you no longer want to use the service or we stop providing the service to you. If we stop providing the service, we'll give you the same amount of notice as we would give you if we closed your account (as set out in the [business account terms and conditions](#)). We don't charge you for making easy bank transfers and you can cancel the service at any time.

We can make changes to these terms and conditions in the same way as we can make changes to your business account as set out in the [business account terms and conditions](#).

Making a transfer

First, select the bank you want to transfer money from using our list of supported banks in the app.

Next you'll pick which Monzo account you want to transfer the money to and how much you want to transfer. You'll then confirm that you want us to request an easy bank transfer from your account with your other bank.

Each time you make a request for an easy bank transfer, you agree for the money to be sent from your other bank and that we'll share your account details with the person you're sending the money to.

We then direct you to your other bank to approve the transfer. We won't see any security details you enter to get into your other bank's account (if you need to enter any security details at all). Once you've approved the transfer, you can't cancel it.

You agree to us using your information 🤝

We'll take your confirmation to request the money from your other bank as consent for us to:

- send the payment order to the other bank with your Monzo account details, so they can start the payment process and let you confirm the payment with them
- receive information from your other bank that they've accepted or declined your payment order, and share this with you in the Monzo app

The details of the requested transfer will be visible to anyone else with access to your account.

Our legal basis for using your data for these reasons under data protection laws is 'contract'. We need to share your details so you can use the easy bank transfer service.

Read our [Privacy Notice](#) for details about how we use your information when you use Monzo.

If something goes wrong 😬

You can make easy bank transfers from some of the biggest Irish banks. If we don't support yours there's nothing we can do right now, but we may be able to in the future.

It's your other bank's responsibility to send you the money subject to their terms and conditions. We have no liability if something goes wrong with the payment from your other bank. If you need to cancel the transfer, you'll need to contact your other bank.

We'll let you know in the Monzo app when we receive the transfer from your other bank or if there is an issue with your other bank making the transfer.

You'll need to contact your other bank if you're having trouble accessing your account with them. You should also get in touch with them if you don't recognise a payment that has been taken out of your account with them, or if a payment looks wrong.

You must request refunds for a transfer from your other bank.

How to contact us 💬

You can contact us through the Monzo app.

Email us at help@monzo.com.

Phone us on our toll free local number 1800849291 from anywhere in Ireland. To call us from outside Ireland, the number is +35312337650.

Or send a letter to: Monzo, Unit 1, Floor 4, One Central Plaza, Dame Street, Dublin 2, Ireland.

MBEU Designated Activity Company, trading as Monzo is regulated by the Central Bank of Ireland. We are licensed as a credit institution by the Central Bank of Ireland and our reference number is C548457. We are a Designated Activity Company registered with the Irish Companies Registration Office and our company number is 770591. Our VAT number is IE4339872OH.