

Connected Banks Terms & Conditions

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 Connected banks service. It allows you to see information - like balance and transaction data - from your accounts with other banks, in the Monzo app.

If you have any questions get in touch with us through the Monzo app.

Our current account **terms and conditions**, together with the terms of your Monzo plan, also apply to Connected banks.

If these Connected banks terms and conditions are inconsistent with our current account terms and conditions or the relevant plan terms & conditions, on the same issue, then these Connected Banks terms and conditions will apply.

You must also read this document alongside our **Data Privacy Notice** for this service.

You can view and save a copy of these terms and conditions at any time by going to 'manage account' in the app.

The Connected banks service will continue until:

- we stop providing the service to you

- you cancel or close your plan or we stop providing the plan to you (if this happens, you'll lose access to all of the features and offers of the plan including Connected banks), or
- you remove all of your accounts from Connected banks.

You can stop using this service at any time without charge by removing any non-Monzo accounts you have from the app.

If we're going to stop providing the service to you, we'll give you the same amount of notice as we would give you if we closed your account (as set out in the [Monzo current account terms and conditions](#)).

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

The information you see about your other accounts in the Monzo app comes from your other bank(s) so we can't guarantee that the information is accurate and we won't be responsible if it isn't.

Sometimes other banks might not be available due to planned or unplanned maintenance. If this happens, we'll tell you in the app when you try to add a new account or when you view your other accounts in the app.

Connected banks comes with a Monzo plan

You can't get access to Connected banks without having Monzo Plus, Premium, Extra, Perks or Max. If you cancel your plan, or stop paying, you'll lose access to this feature.

Other than what you pay for your plan, there are no charges for the Connected banks service.

Keeping your data safe

When you use the Connected banks service, you must authorise us to access your other account.

When you use Connected banks, first you'll select the bank which holds the account(s) you want to add using our list of supported banks in the app. We then connect you to your other bank to pick which account(s) you want to add. We won't see any security details you use to log into your other bank (if you need to enter any security details at all). Once this is complete, you'll be able to see your transactions, balance and account details for any accounts you've added to the app.

You can remove access at any time through the Monzo app. This means that we won't receive any new information from the bank where you hold that account.

Every 90 days after you add an account, we'll ask you if you'd like to continue seeing that account in Monzo. If we don't hear from you, your Connected banks service will continue but we'll stop showing data from that account in the app. You can add an account again at any time.

Using your data

Our [Data Privacy Notice for Open Banking](#) explains how we use the data we get from your other accounts. It's really important that you read the Data Privacy Notice alongside these terms and conditions.

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