

Terms and conditions for our referral scheme

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

If you refer someone to Monzo

You'll need to be a UK resident aged 16 or over with an open Monzo account of any kind.

How it works

1. You share your unique referral link with friends (you can find this in your Monzo app).
2. They tap the link and enter their mobile number, which sets the clock ticking. They have 30 days to:
 - download the Monzo app
 - apply for a current account or business account
 - add some money and make a card payment using Monzo (no minimum amount)
3. The referral's complete.

Why your link might not work

We may freeze your link if we suspect any fraudulent, abusive or suspicious behaviour. Your link will also stop working if you close your account.

If you're invited to join Monzo

You'll need to be a UK resident aged 16 or over who doesn't have a Monzo account. If you've ever been approved for a Monzo account but didn't open one or you have closed a Monzo account recently, you're not eligible for this offer.

How it works

1. You get someone's referral link and enter your mobile number.

2. You have 30 days to download the Monzo app, apply for an account, add some money and pay for something using your Monzo card (no minimum amount).
3. The referral's complete.

We'll send a message to the mobile number you've given us, telling you how long you've got to complete the referral.

We may keep the person who referred you updated on your progress

This could include confirming that you've:

- added your mobile number using their link
- opened an account
- made your first card payment

The small print (in normal size)

If you take part in our referral scheme, we assume you've read and agree to these terms and conditions.

We can't promise we'll say yes to everyone who applies for Monzo after using a unique referral link. Like all financial service providers, we have a responsibility to keep Monzo and all our customers safe, so there are lots of factors we look at when you apply.

We'll collect, store and process the data for everyone who takes part in line with our [Privacy Notice](#). And the last thing from us: English law applies to this referral scheme. Anyone who enters it submits to the exclusive jurisdiction of the English courts.