

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 or overdraft.

**We’ll use Open Banking to access your bank account for less than 5 minutes.** During this time, we’ll 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.