

## **Complaint**

Mr B has complained about TransferWise Ltd suspending his account and later closing it.

## **What happened**

On 26 May 2019, someone set up a TransferWise account using very similar details to the one used for Mr B's existing account. They asked for Mr B's existing account to be closed.

TransferWise got in touch with Mr B to check if this was genuine. Mr B said it wasn't, so TransferWise put things on hold and referred the matter to a specialist team to look into. They assured Mr B that whatever happened, they'd get him his money back, and that if things checked out they'd be able to reactivate his account.

Over the next few days, Mr B sent TransferWise a number of messages insisting on a faster resolution, insulting staff members, and threatening to ruin the company.

On 31 May 2019, TransferWise reactivated Mr B's account and offered him five free transfers as a goodwill gesture. They explained they had needed to look into things to make sure Mr B's account, funds, and information were safe. They told Mr B that if he did not treat their staff better, they'd ask him to remove his funds and then they'd close his account. This was a final warning, following a prior warning when Mr B abused their staff in 2017.

Mr B wasn't happy with this. He said he wanted substantial compensation, and for TransferWise to publically post a personal apology to him on their social media. He sent further insults and threatened to spend every resource he had trying to ruin the company.

On 11 June 2019, Mr B withdrew his funds from the account, and TransferWise immediately closed it. They explained they wouldn't tolerate abuse. They reiterated that they'd previously suspended the account for security reasons.

Mr B came to our service. Our investigator looked into things independently and didn't uphold the complaint. He explained that TransferWise had acted within the terms and conditions of the account, and had already resolved things fairly. He thought it was reasonable for TransferWise to protect themselves from abuse, and noted that Mr B hadn't lost out by the account's closure as he'd been able to withdraw all his money beforehand.

Mr B didn't agree. He said the abusive communications were faked. He asked for his complaint to be looked at afresh, so the complaint's been passed to me to decide.

## **What I've decided and why**

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint.

Having done that, I've come to the same conclusions as our investigator, and for much the same reasons.

I can understand it can be frustrating to have one's account put on hold. Here, someone set up an account using very similar details to Mr B's, and asked for the old account to be closed. So TransferWise checked in with Mr B to make sure it was really him, and when he said it wasn't, they put the account on hold to review things and to keep Mr B's funds and information safe. That seems reasonable to me. And the terms and conditions did allow TransferWise to suspend accounts for security reasons.

I can see that TransferWise kept Mr B updated about what was going on, and resolved the matter in a few days. That also seems reasonable. I do not find that they did anything substantially wrong there.

In regards to the account itself, TransferWise have closed it to protect their staff from abuse.

Mr B now says that his abusive communications with TransferWise have been faked. But some of the communications are from evidence that Mr B *himself* sent to us. Others, Mr B has previously admitted to making and has referred to in his correspondence. And the rest are written in his usual style and tone, and I've got no evidence which shows that they were manufactured or tampered with in any way. I'm satisfied that the record of Mr B's contact with TransferWise is genuine.

In his contact with TransferWise, Mr B has referred to their staff using a variety of swear words, references to their parents, and other abusive terms that I won't reproduce in a published decision.

Under the terms and conditions Mr B agreed to, TransferWise can close his account without notice for abusive or harmful behaviour. I find that Mr B's behaviour here qualifies as abusive and harmful, and so TransferWise were entitled to close his account in the way they did. I also find that they gave him more than sufficient warning.

Further, we look at things on a fair and reasonable basis. Setting the terms and conditions aside, I find that the way Mr B spoke to TransferWise's staff was wholly unacceptable. And it is fair for TransferWise to protect their staff from abuse. So I think it is completely reasonable that TransferWise closed the account here.

### **My final decision**

For the reasons I've explained, I don't uphold Mr B's complaint.

This final decision marks the end of our service's consideration of the case.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B to accept or reject my decision before 28 June 2020.

Adam Charles  
**Ombudsman**