

## **The complaint**

Mr C is unhappy with Wise Payments Limited's service during a call he made in relation to opening an account with Wise.

## **What happened**

Mr C was trying to open a multi-currency account with Wise, and began the process on 25 January 2023. Due to an accidental error, Mr C keyed the wrong year for his date of birth. Because of this Wise's systems rejected verification documents Mr C had uploaded.

On 26 January 2023 Mr C called Wise to find out what was happening with his application and the agent on that day noticed the error with Mr C's date of birth and corrected it. However, following this Mr C still encountered some problems loading up the necessary documents.

Mr C called Wise again on 27 January 2023, and an agent advised the documents would need to be passed to the verification team for manual approval and this was escalated after the call on 27 January 2023 in the morning. Mr C called later the same day to find out what was happening as he said Wise had not resolved things within the time-frame he said they'd promised to him. The documents were later approved on 27 January 2023 at the end of the working day.

In the last call on 27 January 2023 Mr C spoke with Agent L, and it is this call that Mr C is particularly unhappy with. In summary, Mr C has said he felt humiliated, insulted and belittled by the agent. Mr C said Agent L was rude and unprofessional and had laughed at him. And the exchange had made him feel bad and angry for some time after the call.

One of Mr C's concerns related to why Agent L would not share his location with Mr C, and this became a particular point of contention during the call.

Mr C said Agent L had not been helpful and he believed that the telephone call affected how Wise then dealt with his application after this, so Mr C made this complaint about Agent L's involvement in the application process.

Initially Wise did not uphold Mr C's complaint and said that Agent L's laughter had been an involuntary response to Mr C's line of questioning. Wise also said there was no obligation for an agent to share where they were located or if they were working from home. However, later on when making submissions to this service, Wise accepted Agent L had been unprofessional at times during the call due to laughing at Mr C and being condescending towards him. Wise noted that no inappropriate language was used, but said Agent L could have been more tactful during the conversation.

Wise confirmed that this had no bearing on the support Mr C received from the team after the call, and all other agents had been respectful to Mr C and helped him with the application.

In view of this Wise amended their position on Mr C's complaint. They told this service that feedback had been given to Agent L and that they would like to offer Mr C their apologies for any emotional distress the matter had caused, as well as £25 to be paid to Mr C to an account of his choice.

Our Investigator considered the case and concluded that the offer was fair in the circumstances. Mr C accepted the offer, but then said while he was not concerned with the financial compensation, he still felt strongly about how he had been treated in the process by Agent L, so he asked for an Ombudsman to review things.

As a resolution could therefore not be reached, the complaint has come 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.

I'm aware Mr C has made other complaints to do with the verification process part of the application and that he's more recently raised a third complaint to do with his data. To be clear, this final decision only deals with the part of the process involving Mr C's call with Agent L as described above. I therefore make no findings on any other complaints Mr C has with Wise.

Having reviewed all the available submissions from both parties, including listening to the telephone call between Mr C and Agent L on 27 January 2023, I've decided the offer Wise have made is fair in the circumstances. I've explained why below.

#### *Summary of the telephone call*

At the start of the call Mr C let Agent L know that he'd already logged a complaint that morning, and he was fed up with the service he was receiving as he had not heard back from the verification team. Mr C said he was fed up with having to repeat himself to different agents while Agent L tried to familiarise himself with Mr C's application and what was happening.

Agent L recognised there was an issue with uploading verification documentation and confirmed the matter had been referred to be reviewed manually. Agent L also asked Mr C if he had other documentation available and initially gained Mr C's agreement to send a copy of Mr C's passport to the verification team in the hopes that this could help (if there was anything problematic with the driving licence Mr C had submitted). At first Mr C said the passport could be shared, but later he said not to share it as he felt strongly there was nothing wrong with his driving licence. Mr C also challenged how helpful sharing his passport would be, and suggested Agent L had wrongly said it could help the verification process be dealt with more quickly. Agent L agreed not to send Mr C's passport to the verification team.

The call progressed with Mr C later asking Agent L where he was located. Agent L indicated this had no connection to the case, and that he didn't have time for this. Mr C said he thought Agent L was rude and said other agents had been willing to share where they were. Mr C explained he wanted to know where Agent L was based for the purposes of his own notes as several people could have the same name, so it would help him to differentiate who they were when he called again on another occasion. Although I note that Mr C did not ask to speak to either of the agents he spoke to earlier in the day to spare him from rehearsing the purpose of his call once more.

When Mr C then raised a complaint about Agent L he asked if Agent L was still unprepared to share his location, and Agent L said he did not feel safe. Mr C seemed in disbelief of this statement and laughed at Agent L and asked Agent L if he thought he was going to come and find Agent L. Agent L explained he did not think it was relevant to the case.

Mr C said it was relevant because there could be several people with the same name, and suggested that would mean asking lots of different individuals with the same name 'are you Agent L?' 'are you Agent L?'. Agent L laughed at this, to which Mr C said Agent L was being rude and belittling him as a customer. Agent L explained again this wasn't relevant as the details of who Mr C had spoken to would be saved in Wise's log. Mr C said he had his own log which was something he kept in order to be able to say who he had been dealing with. Mr C said it would be found out if Agent L needed training. Mr C also said Agent L was mocking him.

There followed some discussion around the complaints Mr C raised and different references.

Mr C clarified his concerns, and referenced other agents he had spoken to who had shared their locations and who he was sure felt safe in their respective countries, but said Agent L felt threatened or unsafe. Agent L said he didn't feel safe to share this information with Mr C.

The call continued, and at the end of the call there was some confusion around the times Wise's phone lines were open due to Agent L mixing up time-zones and referencing the times where he is based – to which Mr C said, which you still don't want to share. Agent L laughed at this and explained again it's because there's no reason to share that information. Mr C questioned Agent L's professionalism and why it was ok to laugh at a customer. Agent L said he thought the situation of Mr C asking him where he's located was funny.

Mr C said it was relevant where Agent L was located because it was for his own records. Agent L explained their systems can show who Mr C had spoken to, so Mr C challenged Agent L to say who he'd spoken with yesterday. Agent L confirmed this to Mr C. And Mr C said that agent had felt safe, and other agents had felt very safe sharing this information with him.

While I've only summarised the call above, I would like to assure both parties that I've listened to the whole call.

### *My findings*

During these early parts of the hour-long call, it seems to me Agent L could be considered to have been a little impatient, albeit in an attempt to help Mr C with the verification documentation issue, as far as he was able to. I think at this point it could have helped to explain more clearly what he was trying to do for Mr C.

However, it seems the call then escalated with much of the focus shifting to whether or not Agent L should share his location with Mr C. So was this something Agent L needed to do?

Wise referred to their Acceptable Use Policy which sets out the terms under which customers can access Wise's services and applies as soon as a customer accesses and/ or uses Wise. The policy includes a section about the material a customer submits and says contributions must not, amongst other things, invade another's privacy.

I am not aware of any obligation upon Agent L to have shared his location with Mr C – if other agents had chosen to share that, then it would have been their choice to do so. And I've not seen anything from Wise to suggest that they expect their agents to share that information with a customer as part of their processes.

That said, I'm mindful that Mr C had made Agent L aware that he was already unhappy with how his application was progressing, and I don't think Agent L laughing at Mr C – on more than one occasion during the call – was professional or helpful in the circumstances. At times Agent L also appeared impatient and condescending.

I've noted Mr C appeared to disbelieve how Agent L could feel unsafe given the likelihood was that they were in very different locations. And Mr C returned to mentioning this on more than one occasion. But while Mr C may have felt this way and said that knowing Agent L's location was important to him, Agent L felt differently as this wasn't something Mr C needed to know because Wise's records would show which agent had been spoken to.

From what I heard, I think Agent L could have done more earlier on to try and clearly address Mr C's concerns about making sure it would be possible to track who Mr C had been talking to through the course of his application, and that there was no obligation for an agent to share their location with Mr C. I think this may have helped offer Mr C some reassurance.

And overall I don't think it's unreasonable for Mr C, as the customer, to have expected a better level of service than he received during the call. Mr C said he had no problems with any other agents.

Mr C has suggested this call affected the progress of his application. However, from the submissions available to me, I'm unable to agree. Mr C called and spoke with Agent L to follow up on his earlier calls to Wise to see what was happening with the verification part of his application and the concerns he'd raised earlier in the day. Agent L had confirmed the status of this to Mr C when he called and had suggested sending additional documentation as that could help – which Mr C then chose not to do. Verification was confirmed for Mr C later the same day. So I can't say that this call had any impact at this point.

I'm aware there were some other issues relating to the application following this call, and these do not form part of this complaint. But based on what I've seen I think it's reasonable to say the call with Agent L didn't impact on the next steps of the application. As Mr C has said, he did not have any problems with other agents. So I think it would be unreasonable to say Mr C's call with Agent L affected how his application moved forward.

I am sorry to see how much this matter has upset Mr C. It is also disappointing Wise did not recognise sooner that their agent had not provided an acceptable level of service when dealing with Mr C's application at this point. But overall I think Wise's offer is fair in the circumstances and they have said they've already given feedback to Agent L following this incident – which I think is a reasonable thing to do.

It may help Mr C to know that the role of this service is to review individual complaints, so we do not fine or punish businesses or tell them to change their processes or systems – those are things for the regulator to consider.

### **Putting things right**

Wise Payments Limited must pay Mr C £25 if they have not already done so.

### **My final decision**

For the reasons above, my final decision is that Mr C's complaint is upheld and Wise Payments Limited's offer is fair in the circumstances.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr C to accept or reject my decision before 22 June 2023.

Kristina Mathews  
**Ombudsman**