

The complaint

Mr H complains about the delay experienced when he sent a payment abroad. He says WorldRemit Ltd ("WR") failed to give him clear information about how long it would take and feels he lost out on the exchange rate because of the delay.

What happened

On 12 October Mr H requested WR via mobile money transfer send USD1600 abroad to pay for a relative's hospital treatment. In Mr H's experience usually these types of payments go through immediately, but after checking with family the money had not been received.

WR explained that its local partner was experiencing technical issues which could delay payments and that it should be received by the end of the day. The payment didn't arrive as expected and Mr H chased WR on a number of occasions to ask why, and request the payment is returned.

The payment arrived after 4 days and Mr H acknowledged receipt of the funds. Mr H complained to WR about the delay and asked to be compensated for the inconvenience and money lost due to exchange rate fluctuations.

WR says that its terms and conditions state that it isn't obligated to pay for delays that are unforeseen and beyond its control. Furthermore, during the delay the payment amount was never altered so Mr H wasn't impacted by any exchange rate fluctuations. But as the payment was for medical reasons as a gesture of goodwill it offered Mr H a voucher worth £50.

Mr H was dissatisfied with this and brought his complaint to this service.

One of our investigators looked at Mr H's complaint but didn't think WR had made any mistakes. They thought as per its terms and conditions that WR couldn't be held liable for delays outside its control and that a four day delay wasn't unusual given the country the money was being sent to and that as the USD payment was transferred on the day Mr H requested, he suffered no loss in exchange rate.

Mr H disagreed and asked for an ombudsman's decision.

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.

It might help if I explain here my role is to look at the problems Mr H has experienced and see if WR has done anything wrong or treated him unfairly. If it has, I would seek – if possible - to put Mr H back in the position he would've been in if the mistakes hadn't happened. And I may award compensation that I think is fair and reasonable.

Mr H complains about the delays experienced when using WR to send a payment abroad and that he wasn't able to cancel the payment and send the payment by an alternative means.

WR's terms and conditions state that it will not be liable or obliged to pay for delays outside of its control. Furthermore, once received a payment can't be cancelled.

In Mr H's case the delays were due to operational issues experienced by a third party. So I can't say that the delay was due to an error on WR's behalf. And although I appreciate that WR not being able to say when the payment would go through caused Mr H some distress and inconvenience in what must have been a worrying time. I think WR's gesture of goodwill offer is fair. As things don't always go smoothly and ultimately the outcome of when the payment was received wouldn't have changed based on what WR told Mr H.

Furthermore, as the USD payment was transferred on the day Mr H requested it, I don't think that there was any financial loss due to exchange rate fluctuations or otherwise.

I understand Mr H is unhappy he wasn't able to cancel the payment and use an alternative provider. But WR's terms and conditions also say that once a payment had been requested it can't be cancelled. In any case I've not seen any evidence to show me if this was an option available to Mr H that the payment would've gone through any quicker – as I understand it's not uncommon for international payments to take a few days to go through.

So overall after considering everything as the delay to receipt of the payment wasn't caused by WR and I can't see that Mr H suffered any financial loss I do not uphold this complaint.

My final decision

For the reasons I've explained I've decided not to uphold Mr H's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr H to accept or reject my decision before 7 March 2024.

Caroline Davies
Ombudsman