

## The complaint

Miss G complains that Wise Payments Limited (Wise) is refusing to refund her the amount she lost as the result of a scam.

Miss G is being represented by a third party. To keep things simple, I will refer to Miss G throughout my decision.

## What happened

The background of this complaint is well known to all parties, so I won't repeat what happened in detail.

In summary, Miss G received a message via a well-known messaging application from an unknown number claiming to be a recruitment company. The recruitment company was offering a remote working role. As Miss G was looking for work at the time the message did not come as a surprise, and she responded to it expressing her interest.

Miss G later received a call from a company I will call "X". X explained the role in more detail and advised it involved completing various tasks and that Miss G was required to complete 30 tasks before earning a commission.

Miss G was then sent a link to X's platform and encouraged to open an account. Miss G was also added to a group chat where she would be able to learn more about the role.

Miss G started to complete tasks as advised by X but soon saw that her account was showing a negative balance, and she was required to deposit funds to continue the role.

Miss G was consistently required to make payments to the point that she had no more funds available. Despite not being able to make the payments X continued to pressure Miss G, and she realised she had fallen victim to a scam.

Miss G made the following payments in relation to the scam:

Payment	Date	Payee	Payment Method	Amount
	20 November 2023	Individual 1	Credit	£17
	20 November 2023	Individual 1	Credit	\$0.07
	20 November 2023	Individual 2	Credit	£91
1	21 November 2023	Individual 3	Transfer	£50
	21 November 2023	Individual 4	Credit	£176
2	22 November 2023	Individual 5	Transfer	£100
3	22 November 2023	Individual 5	Transfer	£34
4	22 November 2023	Individual 5	Transfer	£80
	22 November 2023	Individual 6	Credit	£307
5	22 November 2023	Individual 7	Transfer	£100
6	23 November 2023	Individual 8	Transfer	£150
7	23 November 2023	Individual 8	Transfer	£86
8	23 November 2023	Individual 9	Transfer	£1,187

9	23 November 2023	Individual 10	Transfer	£3,226
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Our Investigator considered Miss G's complaint and didn't think it should be upheld. Miss G disagreed, so this complaint has 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.

It has not been disputed that Miss G has fallen victim to a cruel scam. The evidence provided by both Miss G and Wise sets out what happened. What is in dispute is whether Wise should refund the money Miss G lost due to the scam.

#### *Recovering the payments Miss G made*

Miss G made payments into the scam via transfer. When payments are made by transfer Wise has limited options available to it to seek recovery.

Miss G made the payments from her account to purchase cryptocurrency from individuals via peer-to-peer transactions. The cryptocurrency would have been provided to Miss G in exchange for the payments she made, and it took further steps to send these funds to the scammer.

With the above in mind Wise would be unlikely to recover any of the payments Miss G made in relation to the scam.

#### *Should Wise have reasonably prevented the payments Miss G made?*

It has been accepted that Miss G authorised the payments that were made from her account with Wise, albeit on X's instruction. So, the starting point here is that Miss G is responsible.

However, banks and other Payment Services Providers (PSPs) do have a duty to protect against the risk of financial loss due to fraud and/or to undertake due diligence on large transactions to guard against money laundering.

The question here is whether Wise should have been aware of the scam and intervened when Miss G made the payments. And if it had Intervened, would it have been able to prevent the scam taking place.

The payments Miss G made in relation to the scam were generally for low values, although I think it could be argued that by the time Miss G made the last payment for an increased value of more than £3,000 Wise should have intervened.

As it was not clear the payments Miss G was making was in relation to cryptocurrency. And therefore, carried an increased risk of causing financial harm, I think a proportionate intervention would have been for Wise to have provided a tailored warning based on the payments Miss G was making. In this case transfers to other individuals.

I can see that Wise did intervene when 7 of the payments were made and Miss G was asked for the purpose of the payment, it appears Miss G was honest when she answered this question and selected "paying to earn money online".

Miss G was then presented with the following warnings:

“have you been asked to pay to earn money? Stop, this is a scam. Scammers will ask you to pay, and then start earning money by watching ads or writing reviews”.

And

“have you already been paid a small amount? Scammers might pay you a small amount first to gain your trust. Then they’ll ask you to pay them to earn larger amounts”.

I think the above warnings should have resonated with Miss G considering the circumstances under which she was making the payments. But Miss G said she did not read the warnings.

I think the warnings provided by Wise were proportionate to the risk associated with the payments she was making, and it would not be reasonable for me to hold Wise responsible for Miss G’s decision not to read the warnings provided to her.

With the above in mind, I don’t think Wise missed an opportunity to prevent the scam and it is not responsible for Miss G’s loss.

### **My final decision**

I don’t uphold this complaint.

Under the rules of the Financial Ombudsman Service, I’m required to ask Miss G to accept or reject my decision before 9 May 2025.

Terry Woodham  
**Ombudsman**