

The complaint

Mrs C complains Wise Payments Limited didn't do enough to protect her when she fell victim to a job scam.

What happened

Mrs C had an account with Wise which she says she set up in the course of this scam at the scammer's suggestion.

Mrs C says she was contacted by someone on a well-known messaging app asking her if she was interested in a remote working opportunity. She said she was and had the job and what it involved explained to her – essentially completing tasks and earning money and commission for doing so. Mrs C says the person she spoke to recommended she set up an account with Wise and was shown how to do so. Mrs C was, in fact, speaking to scammers.

Between 1 and 4 September 2023, Mrs C says she sent just over £6,000 to the scammers from her account with Wise. At that point Wise blocked her account, and it's since been closed. Mrs C tried sending more money to the scammers using another of her accounts after her account with Wise was blocked. Shortly afterwards, having exhausted her funds and having lost trust in the person she was speaking to, she realised she'd been scammed.

Mrs C complained to Wise saying that it had allowed her to send just over £6,000 to scammers over a couple of days. Wise looked into Mrs C's complaint and said that it couldn't refund her. Mrs C was unhappy with Wise's response and so complained to our service.

One of our investigators looked into Mrs C's complaint and said that as the payments she'd made were all low value payments they wouldn't have appeared unusual to Wise so it had no reason to intervene. They also said that Wise had no reason to have concerns about the receiving accounts either. So, they didn't uphold Mrs C's complaint.

Mrs C was unhappy with our investigator's recommendations saying that so many payments in such a short space of time – and two large payments coming in and then immediately going out – should have been a cause for concern and should have led to an intervention by Wise. In the circumstances, she asked for her complaint to be referred to an ombudsman for a decision. Her complaint was, as a result, passed to me.

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.

In this case I'm satisfied that Mrs C made twelve payments to seven different beneficiaries between 2 and 4 September 2023.

The first nine payments were all for under £200, and most were under £50. I agree with our investigator that payments as small as that wouldn't be concerning.

The next two payments were for £530 and £1,300. Again, those wouldn't be large enough to be concerning. Nor in this case would I say that the fact that Mrs C had made payments to six different beneficiaries would be concerning.

The final payment was for over £3,000. Had that been a payment identifiably to cryptocurrency, I would be inclined to say that this last one could be unusual. But it wasn't.

Given everything I've said, I agree that Wise had no reason to be concerned and to have intervened when Mrs C made the payments she did. Because of that, and because Wise had no other reason to speak to her at the time or no other reasons to be concerned, I agree that this isn't a complaint we can uphold.

My final decision

My final decision is that I'm not upholding this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs C to accept or reject my decision before 23 December 2024.

Nicolas Atkinson
Ombudsman