

The complaint

Miss K is unhappy that Wise Payments Limited won't refund all the payments she made as a result of a scam.

What happened

In summary, Miss K was the victim of a job scam involving several payments to individuals from her newly opened Wise account.

Miss K subsequently disputed the payments with Wise and raised a complaint. It responded that its safeguarding measures fell short, so it agreed to refund 50% of her losses from the third payment she made as part of the scam.

Unhappy with this outcome, Miss K brought her concerns to us to investigate.

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 so, I've reached the same outcome as our investigator for these reasons:

- Wise accepted it ought to have done more to protect Miss K from financial harm from the third payment she made as part of the scam. Given the relatively low values of the initial payments (both less than £100), I wouldn't reasonably expect Wise to have stepped in sooner. So I'm satisfied Wise's starting position – focussing on her losses from the third payment – is a fair one.
- However, Wise has only refunded 50% of her losses from this point. That's to reflect her contributory negligence – or in other words, its belief that her actions fell below a reasonable person so she should share the blame for her losses.
- Having considered the matter carefully, I think that's fair. In saying this, I can understand how Miss K was taken in by the scam, given how the fraudsters pretended to be linked to genuine companies and how they'd a fake platform with various people for 'support'.
- However, I think there were matters which ought to have concerned Miss K more in the circumstances. I've noted she was asked to pay several different individuals, supposedly corresponding with the manager on duty, something I think would be dubious for a legitimate employer. And when her Wise account didn't work at one point, she moved on to open a Revolut account, making further incremental transfers to avoid further problems as the scammer's instructions. Again, I think Miss K ought to have asked more questions about why a genuine employer would suggest someone acts this way.

- Moreover, I've noted that for all the payments, Wise asked her what they were for from a list of options. While there was option 'paying to earn money by working online', Miss K selected 'paying for goods or services' and 'making an investment'. As a result, she didn't see warnings relevant to her circumstances that could've stopped her going ahead.
- Taking this all into account and looking at the matter in the round, I'm satisfied the way Wise has already agreed to put things right here is a fair and reasonable outcome to Miss K's complaint.

My final decision

For the reasons I've explained, I don't uphold Miss K's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss K to accept or reject my decision before 15 May 2025.

Emma Szkolar
Ombudsman