

## **The complaint**

Mr R complains Remitly U.K., Ltd. trading as Remitly hasn't credited funds he sent to the account he wanted it to or returned his money.

## **What happened**

Mr R says he wanted to buy a property abroad. He says he tried using Remitly's services and – as he wasn't used to sending money abroad – he tried sending \$100 to the lawyers who were going to help him before sending any large sums of money. He says he gave Remitly details of the account to which he needed to send \$100 and details of the account to which that money needed to be further credited – his lawyers' account.

Mr R says that his lawyers told him they didn't receive the \$100 sent. He says he was able to send the money using a different business and that another business he spoke to explained its app had limits and it wouldn't be able to send the money the way he needed it to be sent. So, he asked Remitly to return his money. He says he did so approximately a week after initially sending the money. He says Remitly told him it would need a copy of the recipient's bank statement in order to investigate and that it looked like he'd been scammed. Mr R complained.

Remitly looked into Mr R's complaint and said that it had sent \$100 to the account that Mr R had provided – account ending 2738 – and that it couldn't, therefore, recall his money. Mr R was unhappy with Remitly's response and ultimately complained to our service.

One of our investigators looked into Mr R's complaint and said that they didn't think Remitly had done anything wrong. So, they didn't recommend that his complaint be upheld.

Mr R was unhappy with our investigator's recommendation. He asked for his complaint to be referred to an ombudsman for a decision. His 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.

Mr R has told us that he wanted to buy a property abroad. He's also told us that wasn't used to sending money abroad so he tried sending \$100 to the lawyers who were going to help him before sending any large sums of money. And that he tried Remitly's services first. That all makes sense to me.

Mr R says he gave Remitly details of the account to which he needed to send \$100 – an account ending 2738 – and details of the account to which that money needed to be further credited – an account ending 4197. And he's provided evidence of that. I'm satisfied that account ending 4197 was his lawyers' account. Whilst I can understand what Mr R was trying to do, the way he hoped to send the \$100 isn't the way Remitly's service works. Remitly asks its customers which account they want to send money to and that's what they then do. That means Remitly sent \$100 to the account Mr R asked them to send money – account ending 2738. Remitly emailed Mr R to say that it had done so, and subsequently confirmed that the payment had completed. In other words, the money had been paid into the account whose details he'd given – account ending 2738.

Remitly's terms and conditions make it clear that it can attempt to recall a payment as long as the payment hasn't been completed but that it can't once the payment has been completed. They say, "you can cancel a transaction at any time before it's complete". So, whilst I can understand why Mr R is disappointed – he was it seems under the impression that the money he sent would be forwarded to account ending 4197 once received into account ending 2738 – I agree that it wasn't unfair of Remitly to say it could no longer recall Mr R's money unless he'd been scammed as the payment he'd asked Remitly to make – to account ending 2738 – had been completed. The payment completed within 30 minutes of being sent. Mr R has told us that he asked Remitly to recall his money around a week later.

## **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 Mr R to accept or reject my decision before 30 April 2025.

Nicolas Atkinson  
**Ombudsman**