

The complaint

Mrs H complains that Remitly UK Ltd didn't do enough to prevent her losing money to a scam.

What happened

The detailed background to this complaint is well known to both parties. So, I'll only provide an overview of some of the key events here. In December 2024 Mrs H was the victim of a job scam. She found what she believed was an online opportunity to work part time. This involved completing tasks for which she would be paid commission. But she was later told that she had to make certain payments to be able to withdraw her earnings.

Mrs H made payments through various financial businesses as a result of the scam. But those relevant to this complaint are around 17 payments she made through Remitly. These payments were made to four different recipients and took place over the course of a few days. The payments ranged in value from around £220 to around £1,700 and together totalled just under £19,500.

When Mrs H realised she'd been scammed she contacted Remitly and also complained that they hadn't done enough to protect her. Remitly said that they'd shown a relevant warning at the time and that they'd been unable to recover any of the payments. They later offered to refund their fees which amounted to around £33, but not the remainder of Mrs H's loss.

Mrs H referred her complaint to our service. One of our Investigators considered it but didn't recommend it should be upheld. In summary they weren't persuaded that any reasonable level of intervention would've disrupted or prevented the scam. Mrs H didn't accept this outcome and has asked for an Ombudsman to review her complaint.

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 and for similar reasons. I know this will be disappointing for Mrs H, so I'll explain why.

Firstly, I accept that Mrs H has been the victim of a scam. The extensive messages between her and the scammer support that being the case. But, in these circumstances, it doesn't automatically entitle her to a refund from Remitly. Unless Remitly have failed in such a way that I could say has fairly caused her loss (or a part of it), I can't direct them to provide redress.

It isn't in dispute that Mrs H instructed Remitly to make the payments relevant to this complaint (albeit having been tricked by the scammer). And even if I were to agree that

Remitly should've intervened to a greater extent than they did in any of these payments, I don't think that would make a difference to the outcome of this complaint.

There are numerous instances of intervention from other financial businesses in the wider circumstances of the scam. And there is corresponding evidence from Mrs H's chat history with the scammer. This includes many occasions where she was told how to respond to questions and warnings from other businesses she held accounts with (something she went on to do). There is also an example on a call I've listened to where she tells one of her banks what the scammer told her to say about her payments and again hides the true reasons for them.

I appreciate that scammers can be very influential and persuasive. But some of the other warnings Mrs H received referred to the importance of answering questions truthfully, particularly about being guided by any third party. The weight of the available evidence supports that Mrs H would follow the guidance from the scammer to mislead banks about what was really happening. I don't think Mrs H ever would've disclosed the true reason for the payments she was instructing which would've enabled an appropriate warning to be given.

And based on this, I don't think any reasonable level of intervention that could fairly have been expected of Remitly would've stopped Mrs H from making the payments she did. Indeed, when other firms blocked an account, the evidence shows that the scammer would find another avenue to continue payments through, and Mrs H would follow their instructions to do so.

For completeness, I also don't think there were failings by Remitly with regard to recovery of her funds which impacted the loss suffered by Mrs H either. The funds she sent went to international recipients and it's common for scam funds to be very promptly moved on by the scammers. Remitly also say that they aren't able to reverse payments once they are completed. So whilst I'm naturally sympathetic to Mrs H as a victim of crime (especially given the impact she says it's had on her), my role requires that I remain impartial. And because I don't think Remitly are responsible for Mrs H's loss, I can't fairly direct them to do more to resolve this complaint.

Our Investigator shared with Mrs H that Remitly had offered to refund around £33 of transaction fees. This isn't something I think they had to do and so I'm not going to direct that they need to. If Mrs H would like to accept that offer, she should contact Remitly to see if this is something they are still prepared to do.

My final decision

For the reasons outlined above, my final decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs H to accept or reject my decision before 24 October 2025.

Richard Annandale
Ombudsman