

## **The complaint**

Miss C complains Wise Payments Limited didn't do enough to protect her when she fell victim to a romance scam. She's complained with the help of a representative.

## **What happened**

Miss C has an account with a business who I'll refer to as "H" throughout the rest of this decision. She also has an account with Wise and another business who I'll refer to as "R" throughout the rest of this decision. Miss C says she opened her accounts with Wise and R at the scammer's suggestion.

Miss C says she received a friend request on a well-known social media app from the scammer on 1 December 2023. She says the scammer appeared to have lots of followers, and lots of photos suggesting that they were well off. She says she accepted their friend request, that they began talking and that their conversations became more and more romantic. Miss C says they tricked her into undressing, amongst other things. She says that they subsequently told her – and showed her – that they'd videoed everything and threatened to send the videos to Miss C's friends and family if she didn't pay him money. Miss C says they tricked her into sending around £100,000 – £30,000 of which she sent via her account with Wise – which she funded from her account with "H". The payments to the scammer were sent between 13 and 18 December 2023.

Miss C says she stopped sending money to the scammer when she had none left and that she reported the matter to the police, Wise and R. Miss C asked for her money back.

Wise looked into Miss C's case and said that it had given her an appropriate warning when she first started sending money to the scammer, and that it couldn't get involved in what was essentially a dispute. Wise also said that it had attempted to recover Miss C's money but no funds remained. In short, Wise said that it wasn't going to be able to refund Miss C.

Miss C was unhappy with Wise's response and complained to our service. They also complained about R's response as they were unhappy with that too.

One of our investigators looked into Miss C's complaints and said that although they thought Wise should have intervened on her second and third payments – it had only intervened on the first payment – they didn't think any additional intervention by Wise would have made a difference as the evidence suggested Miss C wouldn't have been truthful.

Miss C's representatives didn't agree with our investigator's recommendations saying that in app warnings aren't effective and that Wise should have done more. They ultimately asked for her complaints to be referred to an ombudsman for a decision. Her complaints were, 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.

Miss C's representatives have said that they're complaining about a romance scam. Typically, these involve a scammer taking advantage of a relationship to get their victim to send them money, often for emotive reasons, for example, a sick relative. The victim sends money because they believe the relationship is genuine and they want to help because they have feelings for the scammer. In cases like this, banks can help "break the spell" when a victim is sending money by warning them what scammers do, and how to spot scams. Those warnings sometimes, but not always, help the victim realise they're being scammed. In other words, help the victim realise that the person they're talking to doesn't have genuine feelings for them and that they're simply trying to trick them into sending money. Miss C case is different. I'll explain why, and the implications too.

Miss C's representatives have told us that the scammer in this case had videos of Miss C that they threatened to send to their friends and family unless she paid them money. They've also told us that the scammer proved they had videos of Miss C and that she paid the money she did so that the scammer wouldn't send the videos on. In other words, Miss C knew she was dealing with a dishonest person when she was making the payments. Or, to put it another way, Miss C knew that she was dealing with an extortionist. She didn't need the bank to tell her that. There was no "spell" to be broken. It's also clear that she wanted to avoid the videos being published at all costs. In the circumstances, I agree with our investigator that Miss C wouldn't have told Wise what was going on even if it had asked more questions as she wouldn't have wanted to do anything that might have led to the videos being published. Because her funds were also moved on immediately, that means I agree there wasn't anything more that Wise could have been expected to do in this case. For the reasons I've just given, it wouldn't be fair to hold Wise liable for any losses.

### **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 Miss C to accept or reject my decision before 21 May 2025.

Nicolas Atkinson  
**Ombudsman**