

## **The complaint**

Ms T has complained Wise Payments Limited misrepresented the status of her personal account and was unable to provide clear data about credits and debits made. She disputed there was ever a debt on the account when her account was closed.

## **What happened**

Ms T held a personal account with Wise which she used for payments and transfers from accounts she held overseas. This account was closed by Wise. This aspect has been the subject of another complaint Ms T made to the ombudsman service. A final decision was completed on 9 December 2024.

Ms T believes Wise continued to pursue her for a debt on her account. She was unable to get any clarity what this debt related to and didn't believe Wise's calculations were correct. She complained to Wise.

They provided her with a final response on 16 January 2025 which confirms there was a debt of \$1,185.38. However, Wise confirmed they wouldn't be asking for repayment as her accounts were all now closed.

Ms T wanted our service to consider this issue.

Our investigator carried out an analysis of payments into and out of Ms T's Wise account. He did feel Wise had made an error in their calculations but this still meant there had been an outstanding debt on Ms T's account. He wasn't going to ask Wise to do anything further.

Ms T remained unhappy. She's asked an ombudsman to consider 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. I'll explain why.

Firstly, I'm aware a colleague has already completed a final decision on Wise's decision to close Ms T's account. I won't be referring to this aspect.

I have reviewed the transactions in dispute. These include two payments of \$2,000 from an overseas account to Ms T's Wise account.

- The first transaction left the overseas account on 17 January 2020. Before these funds reached Ms T's Wise account, she cancelled the transaction with Wise. These funds were returned to the sending account without crediting Ms T's Wise account.
- It would seem Ms T had also asked her overseas bank to recall the funds. They asked Wise for the money back, which was returned to them. This resulted in \$2,007 being debited from Ms T's Wise account despite that amount never being credited. It

also means that Ms T's overseas account was in surplus credit for the sum of \$2,007. I can see Ms T didn't remedy this error which seems to have happened in her favour.

- A few days later Ms T made and cancelled another payment of the same amount. This never credited her Wise account but was returned to her overseas bank. From the evidence I can see this credited that account on 28 January 2020.

I'm satisfied at this stage there was a debt of \$2,007 on Ms T's Wise account.

There is a further debit of \$761 on Ms T's overseas account. This was never credited to the Wise account, nor was it ever returned to the overseas account. It is possible that it was mistakenly not credited to the Wise account. This would reduce the outstanding debt to £1,246.

Wise's own final response confirmed the outstanding debt – which they were not pursuing – was for \$1,185.38. I'm satisfied this is about right.

It's also worth stating that it is not our service's role to carry out a forensic examination of individual debits and credits. As regards Ms T's account, I should stress we are reviewing exactly the same information that is available to Ms T and that both she and Wise have shared with us.

On this basis as Ms T has already reviewed this evidence, I'm not convinced Ms T will accept my findings. However I'm satisfied by what I've reviewed that it wouldn't be fair and reasonable to ask Wise to do anything further.

### **My final decision**

For the reasons given, my final decision is not to uphold Ms T's complaint against Wise Payments Limited.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms T to accept or reject my decision before 16 June 2025.

Sandra Quinn  
**Ombudsman**