

## The complaint

Mr S complains that Wise Payments Limited didn't credit him with the full amount of his transferred funds and deducted undisclosed fees.

## What happened

Mr S has shown that he asked another financial business to transfer 2,800 US Dollars (USD) to his account at Wise Payments. He expected to be charged 6.11 USD as a fee from Wise Payments. But he says he only received 2,773.89 USD and so 2,780 USD before the expected fee. So, he is disputing a charge of 20 USD.

Wise Payments said it hadn't made any mistake. It had received 2,780 USD and taken its correct fee. It said that it couldn't predict or account for fees imposed by external parties such as the sending bank or any intermediary banks. It referred to Section 10.2 of its customer terms and conditions which stated that *"Our fees do not include any fees that ... your bank, the recipient's bank or other third party might separately charge."*

Our investigator didn't recommend that the complaint be upheld. He said that banks often are required to use intermediaries to send payments especially when these are in a foreign currency. And we wouldn't be investigating fees charged by those intermediaries. Wise Payments had demonstrated here that it had received 2,780 USD and had set out in its terms and conditions that there may be charges from third parties. Mr S had requested a copy of the evidence he'd relied on to make his assessment, and this had been provided to him.

Mr S said he wanted a review of his complaint by an ombudsman. He said he had no idea about these fees and that the sending bank had told him it didn't charge fees. He thought that the outcome was unfair.

## 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.

I'm satisfied based on the evidence from Wise Payments which Mr S has now seen that it received 2,780 USD. It debited its fee of 6.11 USD and correctly credited the balance to Mr S.

This payment was denominated in USD and this affected how it was made. And I'm looking at the actions of Wise Payments and not what the sending bank did or might have said to Mr S about the payment or any fees. Wise Payments has referred to the potential for other charges by third parties in its terms and conditions and says it can't predict exactly what those might be. And I think that's been fairly the case here and taking into account that it didn't have a role in originating this specific payment.

I know Mr S is going to be disappointed when I say that for these reasons I don't find that Wise Payments has made a mistake or acted unreasonably.

**My final decision**

My decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S to accept or reject my decision before 22 July 2025.

Michael Crewe  
**Ombudsman**