

## **The complaint**

Mr M complains that Wise Payments Limited won't refund the full amount of money he says he lost to a scam.

## **What happened**

Mr M complains Wise won't reimburse several payments that he lost when he paid for a website to be made that he says wasn't of satisfactory quality.

Our investigator didn't uphold the complaint. He didn't think any of the payments looked suspicious such that Wise ought to have made additional checks before processing any of them.

Mr M didn't agree with the investigator's view, so the complaint has been passed to me to decide.

## **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 very aware that I've summarised this complaint briefly, in less detail than has been provided, and in my own words. No discourtesy is intended by this. Instead, I've focussed on what I think is the significant part here. If there's something I've not mentioned, it isn't because I've ignored it. I haven't. I'm satisfied I don't need to comment on every individual point or argument to be able to reach what I think is the right outcome. Our rules allow me to do this. This simply reflects the informal nature of our service as a free alternative to the courts.

Where the evidence is incomplete, inconclusive, or contradictory, I must make my decision on the balance of probabilities – that is, what I consider is more likely than not to have happened in the light of the available evidence and the wider surrounding circumstances.

In line with the Payment Services Regulations (PSR) 2017, consumers are generally liable for payments they authorise. Wise is expected to process authorised payment instructions without undue delay. As a bank, it also has long-standing obligations to help protect customers from financial harm from fraud and scams.

I have reviewed Mr M's account and the payments he made to the scam. Having considered when they were made, their value and who they were made to, I'm not persuaded Wise ought to have found any of the payments suspicious, such that it ought to have made enquires of Mr M before processing them. I accept the payments were in dollars, but that doesn't mean payments should automatically be treated as suspicious, particularly when there are no other concerning factors about the payments.

I'm also satisfied that Wise didn't make any errors in the attempted recovery of the money. Wise spoke to the recipient of the money and decided not to take the recovery any further, after finding out more about the payments. Although I can't disclose what was said due to it being a third-party, I hope Mr M can take some reassurance in the fact I've seen the comments and don't find Wise acted unfairly.

Whilst Mr M may have been the victim of a scam, I don't find there were any failings on Wise's part that would lead me to uphold this complaint.

### **My final decision**

My final decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr M to accept or reject my decision before 12 November 2025.

Tom Wagstaff  
**Ombudsman**