

The complaint

Miss Q has complained that MoneyGram International Limited (“MoneyGram”) didn’t return a payment that she accidentally made to the wrong account.

What happened

On 6 January 2025, Miss Q sent £100 to an overseas account, but accidentally entered the wrong account number, resulting in the money being sent to the wrong account.

Upon realising her mistake, Miss Q contacted MoneyGram to recover the money. Miss Q was initially assured that she would get her money back. But when Miss Q chased MoneyGram up about the matter, MoneyGram then said that she wouldn’t receive her money back after all. Unhappy with this, Miss Q complained to MoneyGram.

MoneyGram issued its final response to the complaint and didn’t uphold the complaint.

After Miss Q referred her complaint to this service, MoneyGram offered to pay £100 to Miss Q to resolve her complaint. One of our investigators assessed the complaint and they concluded that the offer was fair.

Miss Q accepted the offer, but MoneyGram didn’t contact this service or pay the amount offered. As Miss Q remained dissatisfied, the matter was referred for an ombudsman’s decision.

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 considered everything, I uphold this complaint for largely the same reasons that the investigator gave. I will explain why.

Miss Q has explained that when she made the payment, she accidentally entered the wrong digits when entering the account number. But despite this, the evidence from MoneyGram shows that the money was successfully paid into a valid account matching that account number. Therefore, in the circumstances I can’t say that MoneyGram is at fault or has acted unfairly or unreasonably in allowing the payment to proceed, as it processed Miss Q’s payment instructions correctly.

Nonetheless, when Miss Q first contacted MoneyGram about the payment, Miss Q was incorrectly given assurances that the money would be returned to her - but it evidently never was. MoneyGram acknowledges that it shouldn’t have told Miss Q this and therefore has said it is willing to pay Miss Q £100 as a goodwill gesture. In my view, this is reasonable compensation for the distress and inconvenience caused to Miss Q from providing her with the wrong information.

Therefore, I don’t think MoneyGram needs to do anything further - other than what it has already offered to do - to put things right for Miss Q.

Putting things right

To put things right, I require MoneyGram to pay Miss Q £100.

My final decision

Because of the reasons given above, I uphold this complaint and require MoneyGram International Limited to do what I have outlined above to put matters right, in full and final settlement of this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss Q to accept or reject my decision before 24 July 2025.

Thomas White
Ombudsman