

The complaint

Mr G has complained that Wise won't refund a payment he says he lost to a scam.

What happened

The details of the complaint are well known to both parties, so I will not repeat them again here. Instead, I will focus on giving the reasons for my decision.

I issued my provisional findings on 17 July 2025 where I said the following:

"I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint.

Electronic Money Institution (EMI) have various and long-standing obligations to be alert to fraud and scams and to act in their customers' best interests. These are predicated on there having been a fraud or scam. So, a first consideration in determining Wise's obligations here would normally be:

- *Was Mr G scammed as he alleged and to establish the loss he suffered.*

And while I don't dispute Mr G's version of events, our service has asked Mr G's representative on several occasions to provide further evidence. I want to highlight at this stage I haven't overlooked Mr G's difficult circumstances.

However, given the circumstances of this complaint and how the scam evolved, I don't think it is unreasonable to conclude that Mr G would be able to provide some evidence of scam such as scam conversations demonstrating the scammer provided Mr G with details of where to send the funds to, and discussions surrounding why he was sending the payment to the scammer. As such, I haven't seen anything to specifically show that the transactions in questions were carried out in relation to a scam. I've considered Mr G's testimony and while I can only be satisfied that he made the transactions on his account, I can't be satisfied that the ultimate beneficiary of the funds was to the scammer and as a result of the alleged scam.

And without being able to establish a scam, I can't fairly or reasonably direct Wise to refund Mr G the disputed transactions.

However, I am aware that Wise offered Mr G a 50% refund of the payment he transferred and says he lost to the scam. I have seen evidence to show this was transferred to Mr G on 15 August 2024. Given the fact we haven't been provided with any scam evidence (as highlighted above) and cannot reasonably establish a scam has occurred in relation to this payment, I am satisfied the offer Wise made was fair and reasonable. As such I won't be asking it do anything further.

My provisional decision

My provisional findings are that I don't uphold this complaint."

Mr G's representative said that Mr G hadn't responded to my provisional findings. Wise also didn't respond.

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.

As neither party responded to my provisional findings and there were no further points raised or further evidence provided for me to consider, I see no reason to depart from my provisional findings. So, it follows that I won't be asking Wise to do anything further.

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 G to accept or reject my decision before 5 September 2025.

Jade Rowe
Ombudsman