

The complaint

Mr S complains that Wirex Limited did not pay him all of the reward payments he is due under its Refer a Friend promotion.

What happened

On 7 May 2025, Wirex launched a Refer a Friend promotion. It offered a tiered reward system with a maximum £100 award for customers that completed up to 20 £10 card transactions after opening a new account via a referral link. The promotion was expected to run to 30 September 2025.

Mr S found out about the promotion online and opened a new account via a referral link. He began making card transactions intending to qualify for the maximum award payment. The promotion was closed a week later. Mr S says the promotion ended without any warning or notification, so he'd continued to make transactions without realising it was no longer running. He explains he'd made the required 20 card transactions to qualify for the maximum award by 22 May 2025.

Wirex paid Mr S a £30 reward payment on 16 June 2025. This was to recognise the 12 card payments Mr S had made whilst the promotion was running.

Mr S was disappointed to not receive the maximum reward payment. Wirex credited him £40 on 9 July 2025 as a gesture of goodwill. This was to recognise the eight card payments Mr S made after the promotion had ended. Mr S believed he'd lost out on the maximum award. To put things right, he asked Wirex to pay the £30 shortfall, as well as compensation for the trouble he's been put to by having to raise the issue.

Wirex investigated Mr S's concerns but felt it had treated him fairly. In its final response letter, it explained its terms and conditions allow it to terminate the offer at any time without needing to give customers prior notice. It said a reward payment was not guaranteed and rewards may not be paid if changes occur in the promotion.

Mr S referred the complaint to us. One of our Investigators considered the matter and thought the £70 Wirex had already paid Mr S was fair. She pointed out that Mr S only qualified for a reward of £30 for the transactions he'd made during the period the promotion was active. She thought the terms and conditions made it clear that Wirex could terminate the promotion at any time.

Mr S was disappointed and asked for an Ombudsman to consider the matter afresh. He understood the terms and conditions allowed the promotion to be ended early and without warning, but he didn't think we should have sided with Wirex as its practices were not consumer friendly. He pointed out that he'd continued to use Wirex's service to make payments towards the promotion as it didn't directly communicate that the offer had ended. Mr S felt he'd done this for nothing and all that Wirex had done to communicate the offer was over was to delete the webpage. He thought this was shady practice and was disappointed that the Ombudsman Service would support this.

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 can appreciate Mr S was disappointed when the promotion ended early. He'd intended to fully benefit from it and thought he had more time to do so. But I can only uphold a complaint and award compensation if I think a business has made a mistake or treated its customer unfairly.

I haven't seen any evidence that Wirex acted in error. Mr S accepts Wirex's terms and conditions allow it to end the promotion early and without giving prior notice to customers. I've carefully considered the terms and conditions, and they do make it clear that Wirex can revise any of the terms or end the promotion at any time. They say:

“Wirex may, at its sole discretion, revise any of these Terms or terminate this Promotion at any time without prior notice to Wirex users. By participating, you acknowledge that the receipt of a Reward is not guaranteed, and Rewards may not be paid if changes occur in the Promotion, limitations are imposed, or fraudulent activity is detected and if this Promotion is terminated.”

This means that Wirex's commercial decision to end the promotion earlier than had been originally anticipated was something it was allowed to do.

Mr S's comments suggest he feels the way Wirex ended the promotion should have been more consumer friendly. He explains that he didn't know the promotion had come to end because Wirex didn't email him or send any notifications in its app. But the Financial Ombudsman Service is an informal dispute resolution service and not a regulator. We don't have the power to set the rules that Wirex's promotions must follow.

My role is to decide what is fair and reasonable in the circumstances of each individual complaint. Having looked at the circumstances as they are here, I don't consider Wirex has treated Mr S unfairly. It has paid him the incentive amount he earned for the qualifying transactions made during the period the promotion was live. It has also paid him a gesture of goodwill to recognise the transactions he made after the promotion had ended. I think this was very fair of Wirex. I couldn't have reasonably asked it to make any payments to Mr S for transactions that were made outside of the promotion period.

I'm satisfied that Wirex has correctly applied the terms of the Refer a Friend promotion. It has not made any error by ending the promotion early and it has paid Mr S the reward accrued during the period the promotion was running. In addition to this, it has recognised the payments Mr S made after the promotion ended by paying him a gesture of goodwill. Against this backdrop, I'm unable to fairly conclude that Wirex should have to do any more than it has already done.

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 S to accept or reject my decision before 3 December 2025.

Claire Marsh
Ombudsman