

The complaint

Miss D complains that Remitly U.K., Ltd won't refund her the money she lost in a work tasks scam.

What happened

The circumstances surrounding this complaint are well-known to both parties, so I haven't repeated them in detail here. Instead, I've summarised what I consider to be the key points.

Miss D says she was misled into making payments as part of a fraudulent job opportunity.

She was presented with a job opportunity, which involved working from home and completing online reviews in return for commission payments. Miss D says she was told that sometimes she would need to deposit amounts of money through her online work platform in order to access higher-paying work. But she quickly found that she was asked to deposit more and more money. Eventually, she needed to ask a family member to lend her money so she could make another payment, but her family member advised her it was likely she was being scammed and so she stopped making payments and reported the scam to Remitly.

Miss D made the following payments as part of this scam:

Date	Amount	Payment type	Destination
28/06/2025	£47	Transfer	Overseas payee 1
29/06/2025	£285	Transfer	Overseas payee 2
29/06/2025	£690	Transfer	Overseas payee 3
29/06/2025	£1,562	Push to card payment	Overseas payee 4
29/06/2025	£1,900	Push to card payment	Overseas payee 5
29/06/2025	£765	Push to card payment	Overseas payee 6

Miss D says Remitly should have identified that these payments might be part of a scam and should have intervened to prevent them from leaving her account. She says the speed, frequency and pattern of payments should have raised concerns with Remitly. She says when she was contacted by Remitly, she was being instructed in what to say and was under pressure from the scammers. By the time Remitly intervened, she had already sent a large amount of money and this created a sense of obligation and desperation to continue because she thought she needed to comply with what she was being told to do by the scammer, in order to get her money back.

Remitly says it did intervene and it asked Miss D some questions about some of the payments. It says it paused payments five and six and asked her what the payment purpose was for each of those payments. Miss D gave Remitly inaccurate information, for example telling it they were payments to relatives for general living expenses. It didn't uphold her complaint, but it did offer to refund some transaction fees totalling £8.97.

Our investigator didn't uphold Miss D's complaint. He thought Remitly was right to have intervened on the fifth payment, due to the size of that payment and the size, frequency and

pattern of payments leading up to it. He didn't think it needed to intervene earlier than that because the previous payments were small and a pattern of transactions hadn't yet been established until payment five. He thought a proportionate intervention would have been a tailored written warning, based on the questions it asked her about the payment purpose but Remitly had gone further than that by contacting Miss D through live messaging to ask her questions about the payment.

He concluded that because Remitly had intervened on the fifth payment and had asked Miss D questions about that payment, which she hadn't answered honestly, it's unlikely Remitly could have prevented Miss D's loss. She hadn't given the real payment purpose, so any warnings tailored to the payment purpose she gave wouldn't have resonated with her. He thought Remitly had made reasonable attempts to recover Miss D's money but it had not been able to recover anything because no money remained in the recipient accounts.

Miss D didn't agree with the investigator's conclusions and the complaint has been passed to me for an ombudsman's decision. I have considered a related complaint about the actions of Miss D's bank separately.

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.

In broad terms, the starting position is that Remitly is expected to process payments and withdrawals that its customer authorises, in accordance with the Payment Services Regulations and the terms and conditions of the customer's account. And in this case it's accepted by all parties that Miss D authorised the payments and Remitly made the payments in accordance with Miss D's instructions.

But the matter doesn't end there. Having taken into account longstanding regulatory expectations and requirements, and what I consider to be good industry practice, I think Remitly ought to have been on the look-out for the possibility of fraud and made additional checks before processing payments in some circumstances.

Remitly did notice two payments that had suspicious features (payments five and six) and so it intervened to ask Miss D some questions about those payments. I've thought about whether Remitly ought to have intervened earlier than that and on balance, I'm not persuaded it should have. The first three payments were relatively small in value and were made on two different days, all to different payees. While the account had just been opened on 28 June 2025, overall, I don't think these payments were sufficiently concerning that Remitly ought to have intervened.

By payment five there was a pattern of escalating payments to a newly opened account, with four payments having been made or attempted on the same day and which matched some known patterns of fraud. In any event, even if it could be argued Remitly could have intervened slightly earlier, in payment four, I'm not persuaded it would have made a difference, for reasons I'll explain later.

Remitly contacted Miss D to ask her some questions about payment five, in particular it asked her what the payment purpose was. Miss D told Remitly she was making the payment to a family member. Remitly asked her further, related questions and it provided a warning which seems to be based on that – it recommended only making payments to family and friends in order to avoid scams. I might have expected Remitly to have provided further warnings, but I don't think that would have made a difference here because any tailored warnings Remitly gave Miss D would have been based on the payment purpose she

selected. Because Miss D had misled Remitly about the payment purpose, the warnings it gave her and any additional warnings it might have given her, wouldn't really have been relevant to the actual risks she was facing and so are unlikely to have been effective at stopping her from making further payments.

Miss D also says that when Remitly intervened she was desperate to get her money back and she thought the only way to do that was to comply with what the scammer was telling her to do. I can understand that, and I sympathise with the position Miss D was in. I think scams like this are particularly cruel and are designed to play upon such fears. But I think Miss D's desperation to get her money back and being prepared to mislead Remitly in order to do it, supports my view that better intervention by Remitly at that point is unlikely to have made a difference. I think it's more likely Miss D would have continued to follow the scammer's instructions in the hope of getting her money back.

Turning to whether earlier intervention might have worked, I've considered whether, in any event, intervention at payment four might have made a difference, but on balance, I'm not persuaded that it would have. Miss D had already expressed her concern about being asked to make additional payments when she made the second and third payments. She said this was a lot of money, she couldn't do this every day and she needed to put her money back to where it had come from. Based on the available evidence, it seems to me that she felt under pressure to chase her earnings from quite an early point and so I'm not persuaded she would have been open with Remitly even if it had intervened sooner, at payment four.

Recovery

Three of the payments were made by bank transfer to overseas payees. These were the payment on 28 June 2025 and two payments on 29 June 2025. Remitly has provided evidence to show that it contacted the overseas recipient banks on 30 June 2025, the same day Miss D reported the fraud, although it did so several hours after the fraud was reported. All the recipient banks reported that the money couldn't be repaid because the money had been withdrawn already. Taking into account that the payments were reported to Remitly the day after they were made, two days in the case of the first payment, and they were relatively small amounts, so easy to move on, and sent to overseas payees, I'm not persuaded there was any reasonable prospect of being able to recover Miss D's money.

Three of the payments were payments to cards and while card schemes operate chargeback schemes which allow for some transactions to be disputed in certain circumstances, chargeback rights wouldn't have been available for these three payments. These payments would have been considered to have been correctly completed when money credited the account of the recipient.

On balance, I don't think there was any realistic prospect of Remitly being able to recover Miss D's money.

My final decision

I don't uphold Miss D's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss D to accept or reject my decision before 23 December 2025.

Greg Barham
Ombudsman