

The complaint

Miss M complains that Right Card Payment Services Limited, trading as Lemfi, won't reimburse her £590 she lost when she fell victim to an employment scam.

What happened

The circumstances of Miss M's complaint are well known to both parties, so I won't repeat them in detail here. Instead, I've simply summarised the key points.

Miss M applied for a remote working position she found on a legitimate recruitment website. She was contacted over a popular messaging application on 18 June 2025, and was given more details about the role. The job involved rating software applications to earn money. Miss M was interested and started her new role but was soon told that she would need to occasionally deposit money into her 'work account' if it was showing a negative balance, but she would then be able to withdraw all her money when she had completed any outstanding tasks. She was told that because the merchants, whose applications she was rating, were based all over the world, the names and account details she would need to use to deposit money would change.

On 23 June 2025 Miss M was told she needed to deposit £590 to an overseas account, which she did by transferring money from her bank account to Lemfi and then on to the overseas account.

She made further payments from her other accounts as part of this scam. Unfortunately, each time she completed a set of tasks, another appeared that required her to deposit further, increasing amounts of money to remove the negative balance that kept appearing on her account. She struggled to pay some of the amounts required and was eventually asked to deposit £12,000 to remove the negative balance on her account. At this point she realised she had been scammed. She reported the fraud to Lemfi on 9 July 2025 and subsequently complained that it didn't do enough to protect her from fraud.

Miss M thinks Lemfi should reimburse her because she says she was vulnerable and was coerced into making the payment. She also requests compensation for Lemfi's handling of her claim.

Our Investigator didn't uphold Miss M's complaint. The Investigator didn't think the payment looked suspicious such that Lemfi ought to have made additional checks before processing it.

Miss M has asked for the matter to be referred to an ombudsman for a 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 taken into account longstanding regulatory expectations and requirements, and what

I consider to be good industry practice, I consider Lemfi ought to have been on the look-out for the possibility of fraud and made additional checks before processing payments in some circumstances.

In Miss M case, she opened her Lemfi account on 23 June 2025 and made only one payment of £590 to an overseas payee. Miss M doesn't appear to have informed Lemfi of any vulnerabilities at that time she opened the account. Because the payment wasn't made to an account held in the UK, the APP scam reimbursement (ASR) rules don't apply to this payment. And having considered the circumstances of this payment; a single, low-value payment on a newly opened account with no account history and no indication that Miss M was vulnerable, I'm not persuaded Lemfi ought to have found the payment suspicious, to the extent that it ought to have made enquires of Miss M before processing it. I accept the payment was to an overseas payee, but that doesn't necessarily mean a payment should automatically be treated as suspicious, particularly when there are no other concerning factors about the payment. Lemfi did provide a general scam warning before processing the payment and given all the circumstances, I think that was proportionate. I wouldn't have expected it to have done more.

In terms of Lemfi's handling of Miss M's claim for a refund, Lemfi contacted her shortly after she reported the fraud and asked her for some further information. It tried to recall the payment and I think it made it reasonably clear that the prospect of being able to successfully recall the payment was small. It continued to correspond with Miss M, into October 2025, advising her that it had not received a response to the recall claim.

Lemfi has attempted to recover Miss M's money, but it hasn't been successful. I don't think that was due to any failing on Lemfi's part. I consider there was little prospect of recovering her money when the fraud was reported 16 days after the transaction took place and given that this was a small amount, which would be easy to move on.

While I think Lemfi's communication with Miss M could have been clearer, I don't think that has caused material distress or inconvenience, rather it is the circumstances of the scam that have caused distress. But I don't find Lemfi responsible for that.

While Miss M has undoubtedly been the victim of a cruel and distressing scam and I was sorry to read about the impact it has had on her, I don't find there were any failings on Lemfi's part that would lead me to uphold this complaint.

My final decision

I don't uphold Miss M's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss M to accept or reject my decision before 10 February 2026.

Greg Barham
Ombudsman