

## The complaint

Mr H has complained about how long REMIT CHOICE LIMITED took to return an unsuccessful payment.

Mr H is also unhappy that Remit Choice decided to close his account after he raised his complaint.

## What happened

Mr H attempted to send €978 to an overseas account on 22 May 2025. However, there was an issue with the payment and it couldn't be made. The money was eventually returned to Mr H on 12 June 2025.

Unhappy with how the payment was handled, Mr H raised a complaint. In response, Remit Choice accepted that the payment wasn't processed as it should've been and agreed to pay Mr H €500 in compensation.

Mr H remained unhappy with this and responded to Remit Choice saying that to settle the complaint, it should pay him €50,000 compensation. Remit Choice deemed Mr H's demands as unreasonable and subsequently arranged for his account to be closed.

After Mr H referred his complaint to this service, one of our investigators assessed the complaint, and overall, they concluded that the compensation that Remit Choice had paid Mr H was reasonable and so they didn't uphold the complaint.

As Mr H didn't accept the investigators conclusions, the matter was referred for an ombudsman's decision.

I issued a provisional decision on 18 December 2025, explaining why I was minded to uphold this complaint. I have included an extract of my provisional decision below and it forms a part of this decision.

### ***“What I’ve provisionally 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 reviewed everything I’m minded to partly uphold this complaint. I will explain why*

*It’s not in dispute that Mr H’s attempt to send €978 to an overseas account didn’t go as it should’ve. It’s clear that Remit Choice faced difficulties in paying the money into the recipient’s account. But I also think that Remit Choice could’ve done a better job at keeping Mr H up to date with the payment and also arranged for the money to be returned to him sooner, due to the issues it faced.*

*Nevertheless, Remit Choice acknowledged that the failure in sending the money caused Mr H a great deal of distress, embarrassment and inconvenience. Mr H has given a detailed explanation about why he was sending the money, the embarrassment he faced when the money didn’t arrive and the ongoing distress of not having access to the money.*

*I appreciate that Mr H wants much more than the €500 compensation that Remit Choice paid him. But having considered our services general approach to paying compensation, and taking into account the specific circumstances of Mr H's complaint, I agree with the investigator that €500 is a reasonable amount of compensation given what happened. So overall, I don't think Remit Choice needs to pay anything further in relation to the failed payment.*

*Turning now to the closure of Mr H's account, I note that Mr H says he was told by a member of staff that, if he complained, then his account would be closed. Whereas Remit Choice says that it found Mr H's demands as being excessive and unreasonable and says that although Mr H was able to continue to use his account, it eventually decided to close Mr H's account due to repeated unreasonable demands of money being made by Mr H. Whilst there remains a dispute about what exactly led to the closure of the account, Remit Choice can decide to end its relationship with a consumer, especially if the relationship has broken down – which seems to have happened here given. But although Remit Choice can decide to close a customer's account, when doing so it should do so fairly.*

*Based on what has been provided, it's unclear to me whether Remit Choice gave Mr H any notice that his account would be closed. But having reviewed Remit Choice's terms and conditions, I can only see instances where it is able to close a customer's account immediately.*

*Remit Choice says that it took the decision to close Mr H's account because of his unreasonable demands and essentially, it felt that its relationship with Mr H had broken down. However, this is not one of the reasons stated within its terms and conditions that would warrant the account to be closed with immediate effect.*

*Based on my understanding of the relevant regulations and what is generally deemed to be good industry practice, a payment service provider should, generally speaking, give 2 months' notice, if it decides to close a customer's account. And as mentioned above, the circumstances surrounding the closure of Mr H's account do not fall into one of the reasons listed in the terms and conditions that would warrant an immediate closure.*

*So from what I have seen, although Remit Choice was able to terminate Mr H's account, I can't say that it did so fairly. Although it may've been the case that the relationship had broken down between Mr H and Remit Choice, at the same time I think that Remit Choice failed to provide Mr H with reasonable notice that it was doing so. This impacted Mr H as he was clearly relying on Remit Choice to send money overseas. And the closure of his account, without any apparent notice, meant that he was not able to make the payments that he wanted too, nor was he given a reasonable opportunity to find an alternative provider before his account was closed, either.*

*So given the additional distress that this clearly caused Mr H, I think that Remit Choice should pay Mr H a further £200, for closing his account without, as far as I can see, giving Mr H reasonable notice.*

### ***Putting matters right***

*To put matters right, I currently think that Remit Choice should pay Mr H £200 for the distress caused by not giving reasonable notice, before it closed his account.*

### ***My provisional decision***

*I'm currently minded to uphold this complaint and say that REMIT CHOICE LIMITED should do the above, to put matters right for Mr H.*

After I issued my provisional decision, Remit Choice didn't respond, by Mr H did. In summary, Mr H said that further compensation should be awarded to him due to how Remit Choice dealt with him when he raised his complaint.

### **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 reviewed everything again, including Mr H's responses to my provisional decision, I still think the redress I set out in my provisional decision is reasonable amount of compensation given the circumstances of Mr H's complaint.

In his response to my provisional decision, Mr H says that, given that Remit Choice was able to pay the compensation to him so quickly, he believes that Remit Choice unfairly delayed his international payment. However, for the reasons outlined in my provisional decision, I think that the €500 that has already been paid to Mr H is reasonable compensation for the delay he experienced. So even if I agreed that it could've returned the payment to him sooner, I think it has taken reasonable steps to put things right.

Mr H says that Remit Choice's subsequent decision to close his account caused him additional distress and inconvenience.

However, although Remit Choice is able to close Mr H's account, as I explained in my provisional decision, I think it should've given Mr H reasonable notice that it would do so. And I can't see that it did so here. On the contrary, it seems that it had frozen his account and then took the decision to close the account without giving Mr H any notice that this would happen. In the circumstances, I don't think that this was reasonable, nor was it consistent (as far as I can see) with Remit Choice's own terms and conditions. So I'm satisfied that Remit Choice did not close Mr H's account in a fair and reasonable way.

Remit Choice says it decided to close Mr H's account as he went on to make unreasonable demands of payment. And I can see he did ask Remit Choice to pay him €50,000. This then increased to €750,000, after Mr H contacted this service.

So, given that it does seem that the relationship between Mr H and Remit Choice had broken down, had things gone as they should've, I still think that Mr H's account would've likely been closed - albeit at a later date.

Overall, I remain of the view that a further £200 (in addition to the €500 that has already been paid to Mr H) fairly reflects the distress and inconvenience caused to Mr H by his Remit Choice account being unfairly closed with no notice.

### **Putting things right**

To put matters right, I require REMIT CHOICE LIMITED to pay Mr H £200 for the distress and inconvenience caused to him by not giving reasonable notice, before it closed his account.

### **My final decision**

I uphold this complaint and require REMIT CHOICE LIMITED to do what I have set out above, to put matters right for Mr H, in full and final settlement of this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr H to accept or reject my decision before 28 January 2026.

Thomas White

## **Ombudsman**