

The complaint

Ms G has complained about the way Wise Payments Limited (“Wise”) handled her request for money back in relation to services bought with her debit card.

What happened

The circumstances of the complaint are well known to the parties so I won’t go over everything again in detail. But to summarise, in June 2025 Ms G paid £156.13 through her Wise debit card to send a pram through a courier service (“P”). A few days later in July 2025, a charge of £1,203.20 was applied by P which Ms G went on to dispute with Wise.

Wise didn’t raise a chargeback and didn’t uphold Ms G’s complaint, so it was brought to the Financial Ombudsman.

Our investigator upheld the complaint for the full £1,203.20 amount, explaining that had Wise pursued a chargeback claim under the reason code “Incorrect Amount” it is likely the claim would have been successful.

Wise disagreed with the view by stating the merchant had the right to alter the transaction amount under P’s terms.

As Wise disagreed, it was passed to me for a decision.

I sent out my initial thoughts on what had happened to both parties, setting out my reasons why the complaint should be upheld in part. I explained why, as follows:

What I need to consider is whether Wise – as a provider of financial services – has acted fairly and reasonably in the way it handled Ms G’s request for getting money back. It’s important to note Wise isn’t the supplier or merchant. I’ve gone on to think about the specific card protections that are available. In situations like this, involving debit cards Wise can consider raising.

Chargeback

The chargeback process provides a way for the card issuer – in this case Wise – to help a customer claim a full or partial refund of the amount paid on their card, if certain things go wrong with what they’ve purchased.

The process is overseen by the card scheme – in this case, Visa. Card schemes set out various rules covering things such as what sort of scenarios are eligible for chargeback, the kind of evidence required, and the timescales for a chargeback to be raised. In this instance Wise didn’t pursue a chargeback claim based on the information that Ms G provided to them. So, I have considered what both parties have said along with the wider evidence about the scheme rules to decide if Wise acted fairly and reasonably in handling Ms G’s claim. Chargebacks can only be raised for reasons specified by the card scheme. If a particular dispute doesn’t fall neatly within one of those reasons, then it may not be a suitable dispute to raise via a chargeback.

P has provided a redacted invoice they received from the specific carrier, which they used to courier Ms G's pram. The invoice from the carrier to P matches the tracking number, and itemises "Large Package Surcharge", "Overmax Size" and "Demand Surcharge-Over Max" charges. So I think it's reasonably clear that P did incur some additional charges from the carrier as a result of delivering Ms G's pram.

The carrier's invoice also describes the audited dimensions of the package as being "105 x 78 x 74 cm". Ms G has explained that the dimensions she declared when sending the pram were 89 x 58 x 48 cm. So it's clear that the dimensions Ms G initially declared to P were lower than the carrier recorded when they transited the pram. Whilst I have seen images of the delivery confirmation, showing the package had reached its destination, neither party has provided images of the pram within the packaging with measurements alongside it. So it's difficult to conclusively say the exact dimensions of the pram within the packaging. Ms G told our service that she got the dimension and weight information from looking up the pram model online, rather than by measuring the item itself. Given that the carrier would have taken their own measurements with the pram all packaged up, and in the absence of any other information, it would be reasonable to say the carrier's measurements appear to represent a more reliable reflection of the actual size of the pram after it was packaged. So I think it's more likely than not that the package was larger than the dimensions originally declared by Ms G.

Our investigator explained that they felt a successful chargeback for the full amount of £1,203.20 could have been made had Wise made a claim under the Visa reason code 12.5 Incorrect amount. I've considered this, but given what is set out on the invoice from the carrier, I'm not persuaded a successful claim for the full amount would have been successful. I say this because the invoice does show that P was charged additional fees by the carrier as a direct result of the dimension discrepancy of the package which was delivered. Given that P's terms set out an additional charge can be applied where a size discrepancy occurs, and there's evidence that P incurred additional costs as a result of this, I can't reasonably say that Wise would have likely been successful in recovering the full amount of £1,203.20 in this instance.

Whilst I can't agree that the full amount of £1,203.20 could have been recovered through chargeback. I do think Wise were provided with enough evidence to show that it's likely a chargeback claim could have recovered some of the money taken by P.

I say this because Visa's rules around delayed charges, show that to support a charge like this, the merchant should provide "an explanation of the charge" and provides an example detailing the type of evidence required to confirm the additional charge. The example given is the following: "(if for a parking ticket or traffic violation, this must include documentation from the appropriate civil authority with the license number of the rental vehicle, the time and location of the violation, and the amount of the penalty in the currency of the civil authority)". I appreciate the example given is a different scenario than what happened here, but I think it demonstrates the level of evidence required when dealing with a delayed payment.

Whilst I'm satisfied there is evidence of some additional cost that P incurred as a result of delivering the package, the additional amount P were charged by the carrier doesn't appear to reflect the amount that P then charged Ms G in the form of the delayed payment.

The invoice shows that the carrier charged P the following:

- *Large Package Surcharge - £53.60*
- *Overmax Size - £431.70*
- *Demand Surcharge-Over Max - £398*

So the total amount that the carrier charged P in this instance appears to have been £883.30. However the amount that P then charged Ms G in the form of the delayed charge was £319.90 more than this amount, at £1,203.

I can't see anything that shows P incurred a charge of more than £883.30 as a result of the delivery of Ms G's package, and so I think it's likely that a chargeback claim for £319.90 would have been successful had it been attempted by P.

I note that in responding to the investigator's view, Wise has pointed to the fact that in order for a successful chargeback to be made under the Incorrect Amount chargeback code, one of the examples of an invalid disputes would be "A Transaction for which the Merchant has the right to alter the Transaction amount without the Cardholder's consent after the Transaction was completed". As I've already explained, I'm not disputing P had a right to apply an additional charge of some kind in this instance, however that delayed charge needed to be directly linked to the original transaction and be evidenced accordingly. In this instance, whilst the charge appears to directly flow from P's terms, the amount called for by P didn't reflect the evidence of the actual cost P incurred.

Given this, based on the information I've seen so far, I'd be minded to say that an award of £319.90 would be a fair resolution in the circumstances, given that it appears a successful chargeback claim could likely have been made for this amount.

Ms G responded to my thoughts on the complaint by explaining:

- That in addition to getting the size measurements from the pram's manufacturer online, Ms G also measured the pram herself before it was sent.
- Ms G also paid for a higher weight than she needed to, which shows she attempted to ensure the weight was not underestimated.
- The chargeback claim was handled poorly by Wise, with there being poor communication throughout the process.
- There are reports from other consumers online regarding this business, which also show high unexpected charges.
- That the charges themselves were excessive and not reasonably foreseeable.

Wise responded by agreeing to the recommendations I set out.

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 done so, I've reached the same outcome as I did in my previous correspondence, and for the same reasons.

I note Ms G has explained that in addition to obtaining the measurement information from the pram's manufacturer online, she also personally measured the pram before arranging the delivery. Whilst I take on board what Ms G has said here, there is still an absence of evidence showing the pram that Ms G packaged to be sent by P, was actually the 89 x 58 x 48 cm that she declared, and not the larger dimensions of 105 x 78 x 74 cm that was recorded by the carrier who delivered the item. It would have been the carrier's job to accurately record these dimensions, and so based on the evidence provided, I think Wise

would have been reasonable in concluding the evidence from the carrier's invoice showed the most likely true dimensions of the package that was sent.

I also appreciate Ms G declared a slightly higher weight than she needed to. However, the main issue with the package appears to have been the size discrepancy. As the declaration of the weight doesn't impact the size discrepancy, this wouldn't have changed things.

I've also considered the service provided by Wise when investigating the chargeback claim brought by Ms G. I can see a dispute was raised by Ms G with Wise in early July 2025. Looking at the correspondence between Ms G and Wise, I do appreciate that there were times when Wise could have kept Ms G better informed. However, I do note that Wise did provide their final response to Ms G within 8 weeks of her raising her concerns. I take on board Ms G's strength of feeling around the service she was provided, but I'm not persuaded it would be proportionate to make a separate award in recognition of this.

Ms G has also pointed to there being instances online of consumers complaining about this particular merchant - P, relating to high unexpected charges. I have to decide whether Wise were reasonable in how they handled the chargeback claim, taking into account the evidence they were presented with that is specific to this complaint. The issues Ms G has raised here are generic and not specific to her complaint, so I don't think this makes a difference in terms of how the chargeback claim was handled.

Finally, Ms G has pointed to the level of the charges applied by P, and these being unfairly applied and unforeseeable. For the reasons I've already set out, the total charge of £883.30 that P incurred in delivering the pram, has been sufficiently demonstrated as far as I can see. So it would be difficult to conclude that this was unfairly high or unreasonable as it was the additional cost P incurred. In relation to whether this was foreseeable or not, whilst I have sympathy for Ms G's position here, P's terms do allow them to apply charges in these particular circumstances, so again it's difficult to hold Wise liable for more than what I have already set out.

As I've not seen anything that changes my initial thoughts, it stands that I think £319.90 would be a fair resolution in the circumstances.

Putting things right

To put things right, I require Wise to pay Ms G £319.90

My final decision

My final decision is that I uphold this complaint and require Wise Payments Limited to put things right in the way I've set out above.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms G to accept or reject my decision before 22 April 2026.

Jonathan Wistow
Ombudsman