

## **The complaint**

Mr N has complained that WorldRemit Ltd won't refund the money he lost to a crime he's described as a scam.

## **What happened**

Both sides are most familiar with the case, and we must anonymise decisions, so I'll summarise what happened relatively briefly.

Mr N was talking to someone from social media. They used his photo to produce an explicit image of him, and had taken note of his contacts. They threatened to send the image to his contacts if he didn't pay them.

Mr N sent them £100 in an international payment via WorldRemit.

He complained, requesting a refund. WorldRemit tried recalling the money from the receiving institution, but their request was declined. They didn't think they were otherwise liable.

The complaint was brought to our service. Our Investigator looked into things independently and didn't uphold the complaint. Mr N asked to take the matter further, so the complaint's been passed to me for a final 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.

First, I understand that Mr N fell victim to a cruel and distressing crime, for which he has my sympathy. I appreciate this cannot have been an easy matter to face, and I appreciate why he would like his money back. We must keep in mind that it's the blackmailer who's primarily responsible for blackmailing Mr N and the resulting distress, and it's the blackmailer who'd really owe Mr N his money back. But in this case against WorldRemit, I'm just looking at what WorldRemit might be responsible for.

WorldRemit are not generally responsible for solving crimes – that's normally the police. Nor are WorldRemit generally responsible for refunding all victims of any crime. WorldRemit can potentially be liable in cases of scams, depending on the circumstances. When we talk about scams in this context, we don't mean it in the loose general sense. The relevant types of scams usually surround being deceived into paying money. Here, Mr N was victim to a crime – and again, he has my sympathy there. But he didn't make the related payment under false pretences – he understood what he was paying for and why. So it's not clear that this was a scam in the sense that WorldRemit could be held liable for.

Even if I were to set that aside, I'm afraid I still couldn't reasonably hold WorldRemit liable for the £100 loss. I'll explain why.

It's not in dispute that Mr N authorised the payment involved. And under the Payment Services Regulations, he is liable for the payments he makes and the resulting loss in the first instance. Broadly speaking, WorldRemit had an obligation to follow his instructions – the starting position in law is that e-money firms are expected to process payments which a customer authorises them to make.

WorldRemit should have been on the lookout for payments which could be the result of scams, to help prevent them. But a balance must be struck between identifying and responding to potentially fraudulent payments, and ensuring there's minimal disruption to legitimate payments. I've thought carefully about whether WorldRemit should have done more in Mr N's case.

This was just a single payment, and not – for example – a series of lots of payments or a concerning pattern of rapid spending. While the amount was understandably troubling for Mr N to lose, it wasn't nearly large enough to have been of concerning size to WorldRemit. This was a newly-opened account, so there was no prior account history to compare this spending to, and it was otherwise a usual way to use such an account – they're intended for payments like this. This payment wasn't otherwise suspicious, and there was nothing else WorldRemit would've reasonably been aware of which should've caused them to intervene. So I can't fairly hold them liable on the basis of any failure to intervene.

I've then considered what WorldRemit did to try to recover the money after Mr N told them what happened. I can see they did try to recall the payment, but unfortunately their request was declined. As the payment was sent internationally, there wasn't much more they could do – firms outside the UK aren't subject to UK rules. As this was an international payment, it wasn't covered by schemes like chargebacks, the CRM Code, or the PSR's latest rules. And I'm afraid there was nothing more that WorldRemit could've reasonably done which would've realistically got the money back here.

So while I'm very sorry to hear about what the blackmailer did to Mr N, I don't think WorldRemit can fairly be held responsible for his loss. And so I can't fairly tell WorldRemit to reimburse Mr N in this case.

### **My final decision**

For the reasons I've explained, I don't uphold this complaint.

This final decision marks the end of our service's consideration of the case.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr N to accept or reject my decision before 9 April 2026.

Adam Charles  
**Ombudsman**