

The complaint

Mr H complains about the time Wirex Limited took to process his chargeback request.

He further complains that he didn't receive a refund after the chargeback was raised.

What happened

On 20 March 2025, Mr H used his Wirex card to purchase jewellery whilst overseas.

Mr H said he was assured by the merchant that the item was made of genuine gold and that the price reflected its true market value. However, on returning to the UK, Mr H said he had the item professionally assessed and was informed it was not of the quality he expected.

On 4 April 2025, Mr H contacted the merchant to express his dissatisfaction and arranged for the item to be returned. It was at this point Mr H also raised a chargeback for US\$ 516.58 with Wirex.

Mr H contacted Wirex on 3 occasions in July when he hadn't received an update on his claim. On 16th July Wirex responded. It apologised and admitted the claim hadn't been processed. It then raised a claim the same day.

Mr H first referred his complaint to this service as he was unhappy with how Wirex had dealt with the claim.

After the case was referred to this service Wirex reviewed the complaint and made an offer of £50 to Mr H in recognition of any distress and inconvenience caused by the delay in raising the claim. However, Mr H said he wasn't happy to accept any offer made by Wirex until a decision had been made regarding the chargeback claim.

The chargeback claim was declined on 22 October 2025.

Mr H didn't agree that the chargeback should have been declined and asked that this be added to his complaint, which Wirex agreed we could do.

Our investigator provided Mr H with detailed information on how the chargeback process works, and the evidence required to support any claim. She didn't think Wirex had enough evidence to support the claim it raised. And she didn't think Mr H had subsequently provided evidence to this service that would have changed the outcome of the claim.

Our investigator said she felt the £50 compensation didn't adequately reflect the inconvenience caused to Mr H when Wirex failed to raise the claim in a timely manner.

She said Mr H had to follow up with Wirex on several occasions and thought Wirex should

pay Mr H £150 compensation for the distress and inconvenience he'd experienced.

Mr H didn't agree with the investigator's outcome and asked that it be referred to an ombudsman.

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 agree with the investigator and will explain why.

There's been a lot of detailed correspondence around the evidence for which I'm grateful. But this is an informal service so I'm not going to comment on everything included within this complaint. Instead, I'm going to stick to what I think are the central points that apply here. I can confirm all the evidence provided by both sides has been considered.

The crux of this complaint is Mr H is unhappy with the quality of the goods he bought and seeks a full refund.

That Wirex failed to provide the level of service he expected when he raised his chargeback claim is not in dispute.

Wirex acknowledged it had made a mistake in not processing the claim when Mr H initially raised it and offered him £50 plus interest at 8% as compensation. I agree with the investigator, I don't think this fairly reflects the inconvenience its service shortfalls caused Mr H.

I think Wirex should pay Mr H £150 compensation for the distress and inconvenience he experienced.

I will now move onto the issue of the declined chargeback claim.

To decide whether Mr H has received a fair outcome I must consider whether the delay in raising the chargeback claim contributed to the claim being declined. I don't think it did.

Our investigator went into detail about how the chargeback system works etc, so I won't repeat what she said here.

Mr H says the item he bought isn't of the quality he was told it was by the merchant.

Mr H has provided this service with a great deal of evidence, however I'm not persuaded that what he has shared would make a difference to the outcome of his claim.

Mr H has shared a certificate in which the item is described as 'one gold ring', and the quality of the diamonds is recorded. He told us he can't recall when or under what circumstances he acquired the certificate.

I think this is the certificate Mr H was given by the merchant when he made the purchase as it is marked 'Dubai'. However, the certificate only applies to the quality of the diamonds. It doesn't describe the gold purity.

Mr H hasn't provided any evidence about the purity rating of the gold contained in the item. Neither has he provided evidence of the report he obtained on his return to the UK.

Without this, I don't think it is possible to say the merchant misrepresented the item when it sold it to Mr H. For this reason I don't think the chargeback would have been successful even if it had been raised earlier, and so I can't say that Mr H lost out financially because of anything Wirex did wrong.

Mr H has provided copies of correspondence he had with the merchant in which it asked him to return the item to them. It said it would be examined on receipt and a refund issued if the quality was found to not be as sold.

Mr H arranged for the item to be sent back and has provided this service with evidence of this. However, the tracking information doesn't confirm delivery.

As the merchant advised Mr H it wouldn't be liable for any damage or loss to the item whilst in transit I assume he made his own arrangements to insure the item. If so, and if the item has been lost in transit, it may be that Mr H is able to raise a claim with the parcel courier and so will not suffer any financial loss.

I know Mr H will be disappointed, however I hope I have explained the reasons for my decision clearly.

My final decision

For the reasons given above, my final decision is that I uphold this complaint and Wirex Limited should pay Mr H £150 to compensate him for the distress and inconvenience he was caused.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr H to accept or reject my decision before 13 May 2026.

Petina Edwards
Ombudsman