

The complaint

Mr T complains that Wise Payments Limited won't refund the money he lost when he used a non-UK licensed gambling site.

What happened

The detailed background to this complaint is well known to both parties and the following is a summary of what happened.

Mr T appears to have recognised that he was spending too much money on gambling platforms. So, he decided to register with Organisation G whose service enables users to voluntarily ban themselves from all UK licensed online gambling sites.

Mr T says that between 29 August and 4 September 2025, he visited the platform of an unregulated casino (Casino G), and he paid them to gamble making 34 payments from his Wise account totalling EUR 4,489.50.

Mr T complained to Wise seeking a full refund of his loss. Although Mr T says he intended to gamble and accepts that he authorised the 34 payments his complaint is that:

- A. The merchant descriptors were in the names P and D rather than Casino G. So, he considers that he was misled and deprived of '*informed and meaningful consent*' and says, "*had I known the true identity of the payee at the time of payment, I would not have authorised these transactions*'.
- B. Wise should've been monitoring his account and intervened as the 34 gambling-related card payments were over a short period of time.
- C. Wise shouldn't have processed the payments as he was '*registered with organisation G (self-exclusion in the UK), which means I should not have been able to access or spend money on gambling platforms. The fact that these transactions were processed despite my exclusion has worsened my financial and personal situation, affecting not only me but also my family*'.

Wise rejected Mr T's refund claim saying:

- He reported the 34 transactions as a merchant scam but knew the gambling service provider the funds went to and that they are a legal entity.
- They found no supporting documentation to show that the recipient was a company that was established with the intention of defrauding its customers.

Mr T escalated his complaint to our service, but our investigator couldn't see that Wise had done anything wrong.

As Mr T remains dissatisfied his complaint has been passed to me to make 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.

Having done so, although I appreciate Mr T's dissatisfaction over Casino G disguising the payments he made, I've reached the same outcome as our investigator, for broadly the same reasons.

In deciding what's fair and reasonable in all the circumstances of the complaint, I'm required to take into account relevant law and regulations; regulators' rules, guidance and standards; codes of practice; and where appropriate, what I consider to be good industry practice at the time.

In broad terms, the starting position in law is that a bank is expected to process payments and withdrawals that a customer authorises, in accordance with the Payment Service Regulations and the terms and conditions of their customer's account. However, where the customer made the payment as the consequence of the acts of a fraudster, it may sometimes be fair and reasonable for the bank to reimburse them, even where they authorised the payment.

Having researched Casino G and practices of overseas gambling companies, it isn't uncommon for them not to seek UK registration or adhere to UK regulatory standards. Also, use other merchant names to disguise themselves, so consumers in other countries don't have their payments stopped. So, even though the payee that appeared on his statements was a different name to Casino G, my findings are:

- His payments went to Company G, albeit disguised, and there is a lack of evidence to say they were operating fraudulently and they aren't a legitimate gambling company.
- Although I appreciate Mr T's surprise at seeing P and D referenced on his statement, from reviewing file evidence, including his comments and Wise authentication documentation, I'm satisfied:
 - Mr T set up an account with Casino G to pay them to undertake unregulated gambling on their platform.
 - Mr T knew the payments were going to Casino G as he authorised them for the gambling activity he undertook on his account with them.

Whilst I'm not persuaded that Mr T would've declined the payments had he known they were going to be disguised on his statement, I considered the consumer duty and relevant monitoring regulations which say that Wise should be on the lookout for vulnerabilities and unusual and out of character transactions to protect their customers from financial harm.

However, I'm satisfied that Mr T wasn't scammed and there is no evidence that he told Wise he had any vulnerability. So, even if I were to find that any of the transactions were so unusual or out of character that Wise ought to have contacted him, I'm not persuaded they could've stopped him spending money on gambling. This is because it was clearly what he wanted to do and he was paying for and receiving services as intended. Also, it appears that Mr T sought a non-UK company to gamble, despite his Organisation G prevention method, by selecting a e-casino outside the UK. So, I think it more likely than not that this is what he would have told Wise, if they had called him to enquire about what he was doing.

Regarding a refund through chargebacks, I'm satisfied that Wise are correct in saying there are no chargeback rights for gambling transactions. I say this because:

- Visa restricts chargebacks for authorised gambling transactions, as they consider the service rendered, making losses from voluntarily played games not disputable. And say chargebacks are not intended for reversing voluntary gambling and gambling outcomes.

- Although I appreciate Mr T's concerns over disguised payments:
 - This practice of disguising payments (transaction laundering) isn't uncommon for gambling companies outside the UK. It is done to bypass debit and credit card blocks as these payment methods are integral for their transaction flows.
 - There are no chargeback rights for transaction laundering.
 - Wise would log and report the merchants.

Regarding Strand C of Mr T's complaint, that Wise shouldn't have processed the payments as he was registered with Organisation G, I found that Organisation G say their service doesn't extend to include unlicensed or unregistered gambling sites. Whilst I'm very sorry to hear about the impact caused by the lack of a block, due to Organisation G's statement and Mr T selecting an unregulated gambling platform, I don't think it is fair or reasonable to hold Wise responsible for the impact.

So, having considered the above and all the information on file, I'm sorry to disappoint Mr T but I'm not upholding this complaint against Wise Payments Limited.

My final decision

For the reasons mentioned above, my final decision is that I'm not upholding this complaint against Wise Payments Limited.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr T to accept or reject my decision before 17 April 2026.

Paul Douglas
Ombudsman