

## **The complaint**

Mr J complains that Wise Payments Limited will not reimburse the funds he lost when he fell victim to a scam.

## **What happened**

The background to this complaint is well known to both parties so I will not repeat it in detail here.

On 21 November 2025 Mr J made several debit card payments totalling £1,800 as a result of a HMRC impersonation scam.

Our Investigator did not uphold his complaint because she did not think the payments were particularly unusual or suspicious in appearance. The Investigator thought the intervention Wise conducted was sufficient when taking into account the value of the payments and method by which they were made.

Mr J did not accept the Investigator's opinion, as such the complaint as 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.

Firstly I would like to express how sorry I was to hear that Mr J has been the victim of such a cruel and sophisticated scam. And I understand that he was put under significant pressure by the scammers. While I sympathise, I must put aside my feelings and consider the complaint impartially. Having done so, I have come to the same outcome as the Investigator and for similar reasons. I know this will come as a disappointment to Mr J, but I'll explain why.

Taking into consideration the relevant regulatory rules and guidance, codes of practice and good industry practice, Wise should take steps to identify and where possible prevent sufficiently unusual or uncharacteristic payments to help protect its customers from financial harm resulting from fraud.

Even so, I think it is important to highlight that there are many payments made by customers each day, and it is not reasonable to expect Wise to stop and check every payment instruction to try to prevent fraud or financial harm. There's a balance to be struck in the extent it intervenes in payments to protect customers, without causing unnecessary disruptions to legitimate payment instructions.

I am not persuaded that there were any concerning factors indicative of an impersonation scam, or pattern to the way the payments were made that would raise fraud concerns. When considering Mr J's typical spending, I don't find the payments would have appeared unusual or uncharacteristic and triggered Wise's fraud prevention systems. And when considered in

the context of the vast number of payment instructions it receives, I don't find the individual transactions or the sum of them were of such significant value to have raised suspicion and to warrant intervention.

I understand that Wise stopped a payment for £650 and it froze Mr J's debit card. I'm satisfied from the evidence provided that Wise sent Mr J an email informing him of this and required that he log into its online banking application to unfreeze the card. This was to ensure the payment was legitimate and Mr J was wanting to make the payment. I find the intervention proportionate to the risk concerns it had at the time. I do not think it had reason to suspect Mr J was falling victim to an impersonation scam, so I could not reasonably expect it to have provided a warning specifically related to this. Mr J logged into his banking app and records show he reactivated his debit card, and I find in doing so he would have alleviated the specific concerns Wise had about the transaction. It follows that I do not think it is unreasonable that it processed the subsequent payment instructions without intervention.

I accept that the payments still appeared as pending at the time Mr J reported the scam, however when a card payment is made, it is not possible for Wise to reverse the payment unless the merchant rejects it, even if the payment appears as pending on the account.

As the payments were made using Mr J's debit card the only method of recovery available is through a chargeback claim. However there are rules that are set by the chargeback scheme providers for when a claim can be made and unfortunately, the rules do not apply to scams. As such, I'm not persuaded there were any reasonable prospects of successfully recovering the funds.

I have thought carefully about all that's happened, I appreciate that Mr J is out of pocket as a result of the scam, but I cannot fairly or reasonably hold Wise liable. And I have not found any significant failings on its part that would warrant compensation.

### **My final decision**

For the reasons I have outlined above, my final decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr J to accept or reject my decision before 8 May 2026.

Oluwatobi Balogun  
**Ombudsman**