

The complaint

Mrs M complains that Western Union Payment Services GB Limited has not refunded a payment made in error.

What happened

Mrs M says she sent about £850 to her husband's account in India using Western Union in August 2025. She says she made a mistake with the account number. Mrs M says Western Union hasn't refunded the money which it should do as the account number would not have matched her husband's name.

Western Union says it hasn't made a mistake and has tried to recall the money, but the recipient bank has not done so despite a number of requests. It says it followed Mrs M's instructions and says the recipient bank in India doesn't carry out a check on the match between a name and account number. Western Union also says it makes clear at the time of a transaction that a payment may not be able to be stopped or returned.

Mrs M brought her complaint to us and our investigator initially didn't uphold it. The investigator thought Western Union made clear there was no guarantee a payment could be stopped or recalled and that it had tried to recall the money. The investigator then issued a second view in which the investigator thought Western Union's payment confirmation would have caused Mrs M distress and confusion. The investigator recommended Mrs M be paid £75 compensation.

Mrs M doesn't accept that view and says she has been told the recipient of the money has refused to comply with requests to return it.

Western Union doesn't accept that view and questions why the investigator says the confirmation receipt was confusing and or distressing.

My provisional decision

I issued a provisional decision about this complaint and said I came to the provisional view that Western Union had acted fairly and had not made a mistake. I also didn't think it should pay compensation for sending a confirmation receipt when Mrs M herself did not suggest it caused distress or was confusing.

I said I understand Mrs M's frustration in these circumstances that her money had not been returned by someone that had no right to it. But I had to consider the actions of Western Union and consider if it acted fairly or made a mistake.

I was satisfied that Mrs M made the transfer and unfortunately used incorrect details. I could see that Western Union made clear at the time of the transaction that it may not be able to recall money in the event of a mistake being made. And I also thought that it was Mrs M's responsibility to ensure the details were correct. I was satisfied in those circumstances Western Union followed Mrs M's instructions and couldn't have known she had made a mistake. And that it reasonably warned customers of the consequences of a mistake.

I noted from Western Union's records that it tried repeatedly to have the money refunded. But I was sure Mrs M appreciated that Western Union isn't responsible for the actions of a bank in India or the person that received the money incorrectly. I said it follows that I was satisfied Western Union did what I would have expected it to have done to help Mrs M and I couldn't see what else it could have done here.

I appreciated Mrs M questions how the transaction was processed if the account number and name did not match. I noted that Western Union said that the recipient bank in India did not carry out such a check and relied on the account number. I had no reason to doubt what Western Union said and ultimately that it must have been the recipient bank that authorised the transaction into the account with the number Mrs M provided. Again, I said it follows that I couldn't fairly hold Western Union responsible for the actions of a different bank.

I appreciated the investigator recommended Western Union pay £75 compensation for distress and confusion caused by its receipt. I didn't think the investigator had explained why that would have had such an impact or why that receipt was unfair. I was satisfied that Western Union simply told Mrs M that it has carried out her instructions and in those circumstances, didn't make a mistake or act unfairly. I appreciated that in any event that was not the main part of this complaint.

Overall, I was satisfied Western Union followed Mrs M's instructions and can't be responsible for another banks procedure or for someone refusing to repay money incorrectly credited to an account.

Mrs M doesn't accept that provisional 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 I have come to the same conclusion I reached in my provisional decision and for the same reasons.

My final decision

My final decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs M to accept or reject my decision before 9 May 2026.

David Singh
Ombudsman