

The complaint

Miss N complains that Rightcard Payment Services Limited trading as Lemfi will not reimburse funds she lost as a result of a scam.

What happened

In summary in August 2025 Miss N made several international payments totalling £2,721 for what she thought was a legitimate job opportunity.

Our Investigator did not uphold the complaint because he did not think there were sufficient grounds for Lemfi to think Miss N was at risk of financial harm from fraud when she made the payments.

Miss N did not accept the Investigator's conclusions and asked for the matter to be reviewed by an ombudsman. As such, the complaint has 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.

Taking into consideration the relevant regulatory rules and guidance, codes of practice and good industry practice, Lemfi 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. That said, I think it is important to also highlight that there are many payments made by customers each day, and it is not reasonable to expect Lemfi to stop and check every payment instruction to try to prevent fraud or financial harm.

I understand that the payments were of significant value to Miss N. However, when considered in the context of the vast number of payment instructions Lemfi receives, I do not find the individual transactions or their sum were of such significant value to have raised suspicion and to warrant intervention. And I do not find the payments bore many of the hallmarks of a scam that might have indicated to Lemfi that Miss N was falling victim to fraud or a scam.

I appreciate that Miss N was in a vulnerable financial position and borrowed money to make the payments, but Lemfi were not aware of her circumstances. And I do not think the payments were unusual enough to have raised suspicions.

Lemfi has shown it attempted to recall the payments but it was not able to recover the funds. Where payments are made because of fraud, we usually find that scammers quickly remove the funds from the recipient account. In Miss N's case the scam was not reported to Lemfi until October 2025. So unfortunately, I find there were no realistic prospects of recovering the money she lost.

I have thought carefully about everything that's happened here and I appreciate that Miss N has been a victim of a cruel scam and is out of pocket as a result. I understand how

distressing this has been for her, and I sympathise, but I must put aside my feelings and consider the matter impartially. Having done so, I cannot fairly or reasonably hold Lemfi responsible for Miss N's loss.

My final decision

For the reasons 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 Miss N to accept or reject my decision before 12 May 2026.

Oluwatobi Balogun
Ombudsman