

The complaint

Miss K complains that WorldRemit Ltd will not reimburse the funds she says she lost to a scam.

What happened

Miss K said that in January 2026 she made a payment of £255 as a result of an impersonation scam she fell victim to.

Our Investigator did not uphold the complaint, because he was not persuaded that WorldRemit ought to have been concerned about the payment she made.

Miss K did not accept the Investigator's conclusion, 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.

Having done so, I agree with the conclusions reached by the Investigator for the following reasons:

- Taking into consideration the relevant regulatory rules and guidance, codes of practice and good industry practice, WorldRemit 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 it to stop and check every payment instruction to try to prevent fraud or financial harm.
- When considered in the context of the vast number of payment instructions WorldRemit receives, I don't find the payment Miss K made was of such significant value to have triggered its fraud prevention systems. The payment did not bear the common features usually found in a scam such as this, and I do not find it was concerning enough to raise suspicions and warrant intervention.
- WorldRemit attempted to recover the funds, but unfortunately the recipient bank confirmed that the reversal request had failed. In cases like this, we usually find that scammers quickly moved the funds from the beneficiary account. As such I find there was no realistic prospects of recovering the money Miss K lost.

I've thought carefully about all that happened and I appreciate that Miss K is out of pocket as a result of it. While I sympathise with her, I have not found any significant failings on WorldRemit's part that would lead me to uphold this complaint and require that it reimburse Miss K.

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 K to accept or reject my decision before 15 May 2026.

Oluwatobi Balogun
Ombudsman