

### **complaint**

Mr M complains that he wasn't allowed to participate in a TransferWise Ltd bonus referral promotion.

### **our initial conclusions**

Our adjudicator didn't recommend that the complaint be upheld. He thought TransferWise was allowed to exclude Mr M from the scheme, and he didn't think its decision to do so was unreasonable.

Mr M didn't accept that. He said he hadn't acted dishonestly. He also said he shouldn't be held responsible for what people he referred through the scheme did.

### **my final decision**

To decide what is fair and reasonable in this complaint, I have considered everything that Mr M and TransferWise have provided. Having done so I come to the same overall conclusion as the adjudicator for much the same reasons.

It isn't for me to decide if either Mr M or the people he referred under the scheme acted dishonestly. I have to decide if TransferWise acted in line with its terms and conditions and if it did anything wrong.

The conditions say that TransferWise can remove access to the programme if it suspects cheating. They also say it can modify the scheme. TransferWise did suspect cheating and thought Mr M was trying to set up multiple accounts in order to meet the criteria to obtain the payment. I think those suspicions were reasonable and it acted in line with its terms and conditions.

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

**Under the rules of the Financial Ombudsman Service, I am required to ask Mr M either to accept or reject my decision before 24 August 2015.**

*David Singh*

*ombudsman at the Financial Ombudsman Service*

The ombudsman may complete this section where appropriate – adding comments or further explanations of particular relevance to the case.

#### **ombudsman notes**

#### **what is a final decision?**

- A final decision by an ombudsman is our last word on a complaint. We send the final decision at the same time to both sides – the consumer and the financial business.
- Our complaints process involves various stages. It gives both parties to the complaint the opportunity to tell us their side of the story, provide further information, and disagree with our earlier findings – before the ombudsman reviews the case and makes a final decision.
- A final decision is the end of our complaints process. This means the ombudsman will not be able to deal with any further correspondence about the merits of the complaint.

#### **what happens next?**

- A final decision only becomes legally binding on the financial business if the consumer accepts it. To do this, the consumer should sign and date the acceptance card we send with the final decision – and return it to us before the date set out in the decision.
- If the consumer accepts a final decision before the date set out in the decision we will tell the financial business – it will then have to comply promptly with any instructions set out by the ombudsman in the decision.
- If the consumer does not accept a final decision before the date set out in the decision, neither side will be legally bound by it.