

## **The complaint**

Mr S complains that Skrill Limited ceased to offer withdrawals to banks in his country of residence.

## **What happened**

Mr S has held an account with Skrill for several years, which he used to withdraw funds to his verified bank account in his country of residence.

In November 2019 Skrill made a decision that it would no longer process transfers in Mr S's country of residence.

Mr S complained. In response, Skrill said it had made a decision in line with the terms of use of the account, which Mr S had been aware of when he registered for the account. It said it had offered alternative withdrawal options and it could see that Mr S had made use of these.

Mr S wasn't happy with the response and complained to this service. He said he'd tried to make a withdrawal to a third-party service because he'd needed money but this had cost him significant fees. He also said he'd had to deposit a large amount in a new bank account in his country of residence so he could obtain a credit card to use to withdraw funds from Skrill.

Our investigator didn't uphold the complaint. She said Skrill hadn't done anything wrong because it had acted in line with the terms of the account.

Mr S didn't agree. He said he'd been told when he deposited funds with Skrill that it would be easy to get this back but instead he'd had to pay fees and he thought these should be refunded.

## **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.

I've looked at the terms and conditions of the account which Mr S held with Skrill. These says that Skrill doesn't guarantee the availability of a particular withdrawal method, and may make changes to, or discontinue, a particular withdrawal method at any time, as long as there is at least one other withdrawal method available. Mr S would've been aware of the terms and conditions when he opened the account.

Skrill has said that it made a business decision to no longer process transfers to banks in Mr S's country of residence. It says it provided customers with an alternative withdrawal method to either withdraw funds to a personal bank account in another country, or to send funds to a personal visa card.

I appreciate that Mr S had previously used the account to transfer funds to a bank account in his country of residence. And I understand how frustrating it must've been when he could no longer do this. However, having looked at the terms of the account, I'm unable to say

that Krill has done anything wrong. The terms allow Krill to remove a withdrawal method at any time, provided that alternative withdrawal facilities are available. Based on what I've seen, alternative withdrawal methods were available and Mr S has managed to use these.

I understand that Mr S is unhappy about the fees he was charged when he used a third party service to withdraw funds from Krill. However, I can't see that Krill advised Mr S to use a third party, so I don't think it's fair to ask it to reimburse Mr S for any fees he incurred.

### **My final decision**

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

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S to accept or reject my decision before 20 July 2021.

Emma Davy  
**Ombudsman**