

The complaint

Mr R complains that Skrill Limited ("Skrill") won't allow him to withdraw money from his account without limits or fees being applied. Mr R wants Skrill to allow him to withdraw money from his account without these restrictions.

What happened

Mr R opened a Skrill electronic money account in USD currency on 16 March 2018.

The terms of use of the account say that you must hold sufficient funds to cover the minimal withdrawal amount and the applicable withdrawal fee and that if you don't hold sufficient funds to cover this any request to withdraw funds will be rejected.

Following the discontinuation of a points offer Skrill had Mr R raised a complaint asking Skrill to compensate him with Knect Points. Mr R also complained that he was unable to withdraw money due to the limits and fees applied by Skrill to his account.

Skrill didn't uphold Mr R's complaint as all fees and limits Mr R consented to under its terms of use and were made clear onscreen during the withdrawal process and it was satisfied it had met its obligation to provide Mr R with at least one withdrawal option.

Mr R was dissatisfied with this and so brought his complaint to this service.

Skrill explained that Mr R needed to have at least €40.50 to withdraw money from his account which Mr R held but he is not happy that fees would still apply to make a withdrawal.

One of our investigator's looked into Mr R's concerns but didn't think Skrill had done anything wrong as the fees and limits to account withdrawals applied are allowed for in the terms and conditions of the account and the transaction fees had been made very clear and as such didn't think Mr R's complaint should be upheld.

Mr R disagreed, he says he is not a new user and should not be charged a commission when withdrawing money and disputes that Skrill's limits are within the rules and says they are illegal. Mr R has asked for an ombudsman's 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.

My role is to look at problems that Mr R has experienced and see if Skrill has done anything wrong or treated him unfairly. My understanding is that since Mr R raised his complaint one of Mr R's complaint points regarding the crediting of Knect points has been resolved with Skrill so the focus of my decision will be on Mr R's remaining complaint point the crux of which is regarding the withdrawal restrictions and fees applied by Skrill to Mr R's account. Mr R doesn't believe Skrill has authority to apply these restrictions and believes them to be unfair and applied illegally.

It might be helpful for me to say here that, I don't have the power to tell Skrill what services it has to offer and what charges or restrictions it can apply to accounts customers have with it - this is a commercial decision and not something for me to get involved with. We offer an informal dispute resolution service and we have no regulatory or disciplinary role – that's the role of the regulator, in this case the Financial Conduct Authority (FCA).

That said while I won't tell a business what products or services it needs to offer or how much it can to charge for this, I would expect that any information it does provide to its customers - needs to be accessible to them and communicated in a clear, fair and non-misleading way.

And in Mr R's case I think it was. I say this as I can see that Skrill's terms and conditions – which Mr R was provided with and consented to when opening his account (and can be accessed from Skrill's website) state under section 12 that customer's accounts are subject to withdrawal limits, and under section 13 it states that fees payable will be deducted from your Skrill account balance when a transaction is executed and that if there is insufficient funds Skrill can refuse to execute the payment.

Furthermore, Skrill says limits and fees applied to withdrawals are shown on-screen during all steps of the withdrawal process and as Mr R has provided this service with a screenshot which clearly shows this, I'm satisfied this is the case.

I appreciate Mr R believes that because he is a long time Skrill user he should be charged differently to new users. But by opening the account and accepting the terms and conditions Mr R agreed to engage Skrill in a service it is entitled to charge for. I haven't seen anything to show me that Skrill agreed to apply a different charge or waive restrictions or that it failed to apply the charges and restrictions as outlined on its website and authorised as per its terms and conditions.

So having considered everything – including the relevant laws and regulations that applied at the time Mr R raised his complaint – I don't think that Skrill has made an error or treated Mr R unfairly as the information regarding any restrictions it applies to its accounts I think was accessible and provided in a what I consider a fair, clear and not misleading way.

And because I don't think Skrill has done anything wrong or treated Mr R unfairly, I'm not going to uphold this complaint.

My final decision

For the reasons I've explained, I do not uphold Mr R's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr R to accept or reject my decision before 6 October 2025.

Caroline Davies
Ombudsman