

The complaint

Miss L complains that Skrill Limited won't fully reimburse money she lost to a scam.

What happened

Miss L fell victim to a scam. She reported it to Skrill. It eventually decided to reimburse her under the FPS Reimbursement Rules ("the Reimbursement Rules") minus the allowable excess of £100.

Miss L was unhappy with this and asked Skrill to reimburse her in full. It declined and she referred a complaint to our service.

One of our investigator's upheld her complaint in part. They agreed that Skrill fairly applied an excess but thought that its service had been poor. So they recommended Skrill pay £150 in compensation. Skrill disagreed with this assessment without providing any reasons.

A brief timeline of events is set out below.

Date	Event
26 December 2024	Miss L makes a payment of £560
31 December 2024	Miss L reports the matter to Skrill as a scam
3 January 2025	Miss L asks for an update
5 January 2025	Skrill contacts Miss L asking her to report the matter to Action Fraud
6 January 2025	Miss L sends several messages including two that contained an Action Fraud reference number
8 January 2025	Miss L asks for an update
13 January 2025	Skrill emails Miss L to inform her that a complaint has been logged.
14 January 2025	Miss L asks for an update
29 January 2025	Skrill emails Miss L asking her for an Action Fraud reference.
21 February 2025	Skrill informs Miss L that it will reimburse her minus the excess.
24 February 2025	Skrill issues its final response to Miss L

As no agreement could be reached the case was 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.

Miss L's claim has been considered and reimbursed under the Reimbursement Rules. Under those rules Skrill are allowed to deduct an excess of up to £100, unless Miss L was a 'Vulnerable Consumer'. Our investigator didn't think Miss L was a Vulnerable Consumer and Miss L has accepted this. I agree with the investigator's reasoning on this point.

So, I'm left to decide whether Skrill should pay Miss L compensation. It hasn't said why it disagrees with the investigator, but it has previously said that Miss L contacted it using two different email addresses, which led to confusion about whether the Action Fraud reference had already been received. I don't doubt that, but Skrill appears to have had a number of opportunities to resolve this confusion much earlier than it did.

Skrill doesn't appear to have informed Miss L that it couldn't link the Action Fraud number to a claim or a transaction (despite her requests for an update) and it's not clear to me that Miss L's claim was looked at by a human until February 2025 – when the decision to reimburse was made. It also doesn't appear that any further input from Miss L was required to resolve the issue with the email addresses – which suggests Skrill could have dealt with the issue right away. The delay meant the claim was resolved significantly outside of the time limits set out in the Reimbursement Rules, despite Skrill having all the information it needed. I think that delay caused Miss L additional inconvenience at an already difficult time, and I think that £150 in compensation fairly reflects that inconvenience.

My final decision

For the reasons I've explained, I uphold in part this complaint about Skrill Limited and instruct it to:

- Pay Miss L £150 in compensation

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss L to accept or reject my decision before 24 October 2025.

Rich Drury
Ombudsman