

The complaint

Mrs E has complained that a transfer she made from her e-money account with Skrill Limited, wasn't received into her bank account, and Skrill was unable to recall it due to its delays.

What happened

Mrs E has an e-money account with Skrill, and she instructed it to transfer €867.42 to her bank account. However, this wasn't received.

Mrs E notified Skrill of this on 23 March 2025, and chased it up on 26, 29 and 30 March. Skrill responded on 1 April, and asked Mrs E for a bank statement, which she provided on 15 April.

Skrill explained that it tried to make a recall request, but was told that there's a 30-day time limit to do so. Accordingly, the deadline – which would have been 10 April – had passed.

One of our investigators looked into what had happened. He thought the complaint should be upheld. This was because if Skrill had responded to Mrs E on 23 March - and she had taken the two weeks to respond which she did – the recall request would've been made within the 30-day deadline. And, although he appreciated that there's no guarantee a recall would've been successful, he felt Skrill had prejudiced Mrs E's position.

As Skrill disagreed, the complaint's been passed to me.

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 our investigator.

Although Skrill has said it's not a provider of payment services, the fact remains it's regulated for payment services and the issuing of e-money. And, had it responded to Mrs E's initial request (and her follow-ups) in a timely manner, then I'm satisfied a recall request could have been made in time – by 10 April. And, although we can't know for certain whether it would have been successful, it may well have been. So, Mrs E lost this opportunity, because of Skrill's delays. Furthermore, Skrill should reasonably have known, given the business it's in, that a recall request would likely be time-critical. So, it should have responded to Mrs E sooner, and also chased her up for her to provide the bank statement by 10 April. So, it should refund her itself, adding 8% interest from 10 April 2025 – as this is the last day a recall request could have been made.

I'm also satisfied the matter has caused Mrs E a certain amount of distress and inconvenience, and that £50 compensation is reasonable to address this aspect of the complaint.

Putting things right

To put things right, Skrill should:

- refund Mrs E €867.42, adding 8% simple interest a year, from 10 April 2025 to the date of settlement; and
- pay Mrs E £50 compensation for the distress and inconvenience caused.

My final decision

For the reasons given above, it's my final decision to uphold this complaint. I require Skrill Limited to take the actions set out above, in the section entitled 'Putting things right'.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs E to accept or reject my decision before 26 December 2025.

Elspeth Wood
Ombudsman