

## **The complaint**

Mr F has complained that when a transfer he made from his Skrill Limited account was returned, he received less money back than he'd sent.

## **What happened**

On 18 July 2025 Mr F tried to make a transfer from his Skrill account to an account he held with another provider. Mr F transferred 950 AED, with the transfer converting it to EUR (211.69 EUR), and Skrill charged a 23.51 AED processing fee.

Unfortunately, the receiving provider didn't accept the funds and so the funds were returned to his Skrill account on 29 July, but he only received back 559.56 AED (124.69 EUR).

After trying to find out where the rest of the money was, Mr F raised a complaint with Skrill. As he hadn't received a response after a week he referred his complaint to our service.

Skrill thanked Mr F for the patience he had shown whilst it was investigating matters. It explained how its payments system worked and said it processed Mr F's request as per his instructions. It said the payment was rejected by the receiving provider with the comment "Invalid IBAN" and it only received back 124.69 EUR. It said the difference was kept by either Mr F's other provider or that provider's intermediary.

Our Investigator didn't uphold the complaint. She said Skrill and its payment partner hadn't applied any charges when the funds were returned, so she could only conclude the charges were applied by the receiving bank. She said the receiving bank would have used their own intermediary to accept and return the payment, and Skrill had no control over that.

Mr F didn't agree and so the case was passed to me to decide.

## **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 recognise that Mr F feels very strongly about this, and I thank him for the thoroughness of his submissions. Although I've read and considered the whole file I'll keep my comments to what I think is relevant. If I don't comment on any specific point it's not because I've not considered it but because I don't think I need to comment on it in order to reach the right outcome. For that reason I won't be commenting on Mr F's points about the timescales involved in receiving information from Skrill as they don't alter the overall outcome here.

Mr F has said the other provider doesn't accept international transfers and that they said they never received any funds from Skrill. He says that means the other provider couldn't have taken any of the funds. But the funds were sent and were received somewhere. Even if they didn't reach the other provider (which I can't say either way as they're not party to this complaint) they would have been received by an intermediary outside of Skrill's control as

someone returned them stating an invalid IBAN had been provided (and that wasn't either Skrill or its payment partner).

Skrill has provided evidence that it sent – via its payment partner - 211.69 EUR to the other provider, and that it only received 124.69 EUR back. Whilst it charged a fee to send the funds, I can see that no fee was charged when the funds were received back. So I'm satisfied Skrill doesn't hold the remainder of the money, and it credited everything that it received to Mr F's account. I'm also satisfied Skrill's payment partner didn't charge its own fee as the fee charged by Skrill covers that. It simply processed the full amount both upon sending the money and on receiving it back.

Whilst Mr F has said he doesn't have a relationship with the other provider, that's not correct. The money was being sent to an account Mr F holds with that other provider, so he does have a relationship with them. Whilst he doesn't have a relationship with that provider's banking partner – bank F – or any of its intermediaries that's something he'd need to discuss with his other provider and it would be their responsibility to investigate this with their banking partner and intermediaries. Skrill doesn't have a relationship with those other parties.

Mr F has said Skrill chose those intermediaries but that isn't correct. Skrill only chose its own payment partner and that has been included as part of the investigation. Mr F's other provider chose its own banking partner and intermediaries so any issue with those needs to be taken up with that other provider.

Mr F has also said that when he made the transfer Skrill didn't disclose anywhere that intermediary banks would be involved or could apply deductions or conversion charges. But that isn't correct. When Mr F carried out the transfer the following information was provided to him:

“Conversion to EUR is necessary because our online payment provider doesn't support AED.

The withdrawal will be processed as an international bank wire transfer and may be subject to extra charges placed by your bank or the involved intermediaries. Unfortunately, Skrill has no control over these fees.”

I can only suggest that Mr F speaks to his other provider about the 87 EUR difference as the evidence provided by Skrill shows that it sent 211.69 EUR, and received back 124.69 EUR. This appears to suggest that Mr F's other provider (or his other provider's partner bank or intermediary) charged a fee or kept some of the funds (whether intentionally or in error).

Having considered everything I'm satisfied Skrill – via its payment partner – sent 211.69 EUR and received 124.69 EUR back. As those are the same amounts it debited from, and credited to, Mr F's account (plus the 23.51 AED processing fee) then I don't think Skrill is at fault here and so I don't uphold the complaint.

### **My final decision**

I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr F to accept or reject my decision before 13 January 2026.

Julia Meadows

**Ombudsman**