

The complaint

Miss Y complains that Skrill Limited (Skrill) closed her account without notice and won't release the funds that remain.

What happened

Miss Y opened an account with Skrill on 1 May 2025. Following an internal review, Skrill decided to close Miss Y's account on 15 May 2025 and requested some identification documentation from Miss Y in order for it to be able to release the funds it held. Miss Y submitted various documents to Skrill which weren't accepted and so the funds weren't released. Skrill also charged Miss Y a £53.07 administration fee.

Miss Y complained to Skrill who responded in its final response letter (FRL) dated 30 June 2025 where it explained that that it had the right to charge the administration fee that it had, and to close accounts immediately in certain circumstances as set out in its Terms of Use document (the terms and conditions of the account). It went on to explain that the identification documents submitted so far had not met its security or verification criteria.

Miss Y remained unhappy so referred her complaint to our service. One of our investigator's looked into it, and they recommended it wasn't upheld. In summary, they said Skrill was able to close the account in the way it did and was satisfied it'd done so in line with the terms and conditions of the account; and that Skrill weren't required to release the funds it held. The investigator also did not recommend Skrill refund the £53.07 administration fee.

Miss Y disagreed. She's said Skrill haven't acted fairly in the specific circumstances of her case. Miss Y has said that due to a mix-up on her personal device, the wrong documents were submitted to Skrill and that she should be given an opportunity to resubmit her identification documents.

She has asked for a final decision, so her complaint has now been passed to me for a 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.

Having done so, I have decided not to uphold this complaint. I'll explain why.

Skrill has strict legal and regulatory requirements it must meet whilst it provides accounts for its customers. Part of these require Skrill to monitor its customers' accounts, and this sometimes means it may carry out a review, the result of which might mean an account is closed or that it shouldn't immediately return all or some funds back to a customer.

Before Skrill closes an account, it must do so in a way, which complies with the terms and conditions of the account. The terms and conditions of the account, which Skrill and Miss Y had to comply with, say that it could close the account by giving two months notice. And in

certain circumstances it can close an account immediately.

Regarding both the decision to close the account and to not currently return funds, Skrill has provided details of its decision making process, that I am accepting in confidence - which is a power afforded to me under DISP 3.5.9R(2) of the Dispute Resolution Rules. I'm sorry but I can't share this information with Miss Y due to its commercial sensitivity. A description of this information is that it relates to account use and Skrill's procedures. On balance when considering Skrill's wider regulatory responsibilities and all the information available to me, I find it had a legitimate basis for closing Miss Y's account without notice and not telling her why. I also find that it had, and continues to have, a legitimate basis for not returning funds to Miss Y.

So, I don't find Skrill treated Miss Y unfairly when closing her account and I don't require it to release any funds to Miss Y or to refund the £53.07 administration fee that it charged. If Miss Y wishes to provide further identification documentation to Skrill she should contact it directly.

My final decision

For the reasons above, I have decided not to uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss Y to accept or reject my decision before 10 March 2026.

Mark Louth
Ombudsman