

## **The complaint**

Mr N complains Skrill Limited (“Skrill”) closed his account with immediate effect after asking him for proof of address documentation. Mr N accepts he provided a fake one and says Skrill should review its position now that he has a genuine one.

## **What happened**

The details of this complaint are well known by both parties, so I won’t repeat them again here. Instead, I’ll focus on giving my reasons for my 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.

Financial businesses in the UK, like Skrill, are strictly regulated and must take certain actions in order to meet their legal and regulatory obligations. They are also required to carry out ongoing monitoring of an existing business relationship. That sometimes means Skrill needs to restrict, or in some cases go as far as closing, customers’ accounts.

Skrill is entitled to close an account just as a customer may close an account with it. But 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 Mr N had to comply with, say that it could close the account by giving him at least two months’ notice. And in certain circumstances it can close an account immediately or with less notice.

Skrill closed Mr N’s account with immediate effect. Skrill has provided me with an explanation and supporting evidence as to why it acted in this way. I’m satisfied it acted fairly in doing so based on what I have seen. I can understand why Mr N would want a detailed explanation, but Skrill is under no obligation to do so.

Mr N says he provided a fake bank statement to Skrill and is regretful of this. He adds that he has learnt from this and now has a genuine document that Skrill should consider and then reopen his account. I’m satisfied Skrill doesn’t need to do this and is acting fairly by declining to do so.

As I don’t think Skrill did anything wrong, I see no basis in which to direct it to reopen the account. Nor to pay Mr N any compensation for any distress or inconvenience he may have suffered.

## **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 Mr N to accept or reject my decision before 9 January 2026.

Ketan Nagla  
**Ombudsman**