

## The complaint

Mr S has complained that he was unable to transfer money out of his Skrill Limited (“Skrill”) account.

Mr S is also unhappy that Skrill has applied inactivity fees on his account since March 2023.

## What happened

Skrill issued its final response to Mr S’s complaint on 19 June 2025 and didn’t uphold the complaint.

In summary, Skrill explained that the unsuccessful transactions that Mr S had complained about were because the receiving bank didn’t accept the payments, rather than because Skrill had made an error. Skrill also explained that the inactivity fees were charged in line with the account terms and conditions.

After Mr S referred his complaint to this service, one of our investigators assessed the complaint, and they partly upheld the complaint. In summary, they didn’t think that Skrill was to blame for the transactions being unsuccessful. But they did think it was unreasonable that Skrill charged Mr S inactivity fees without any notification saying it was doing so.

As Skrill didn’t accept the investigator’s assessment, the complaint was referred for an ombudsman’s 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 reviewed everything, I partly uphold this complaint for broadly the same reasons that the investigator gave. I will explain why.

Mr S has complained that a number of transactions that he attempted to make from his Skrill account were unsuccessful. Having looked into this, it seems that the transactions were unsuccessful because the payee name included his personal name *and* the name of his business. Whereas Mr S says that his bank – which is an overseas bank - would only be able to accept payments made only in the name of his business.

However, the name of the account Mr S registered with Skrill included both his own name and the trading name of his business. So I can’t see that Skrill made an error here, or acted unreasonably, in using the full account name he’d registered with Skrill, to process his payments. And although Mr S says this prevented him from accessing the money in his Skrill account, as Skrill pointed out in its final response, Mr S had been able to make successful transactions from his account. So I can’t reasonably say that Mr S was completely denied access to his money. And I don’t think it’s reasonable to say that Skrill is at fault for using the account name that Mr S provided, when processing his payments. Therefore, I’m unable to uphold this aspect of Mr S’s complaint.

Mr S has also complained that he recently discovered that Skrill had deducted fees out of his account without his awareness. Skrill has explained that these are inactivity fees, and are charged on its merchant accounts if more than six months has passed since the last activity

on the account. In this case, Skrill explained that the last transaction on Mr S's account was in September 2022, and the first inactivity fee was charged in March 2023.

I acknowledge Skrill's point that its terms and conditions say that it will charge such fees, when an account becomes inactive. But, although it is the case that the terms and conditions allow Skrill to charge such fees, I don't think it is reasonable for Skrill to do this without informing the affected account holder. And in this case, I've not seen anything to suggest that Skrill had notified Mr S – either before it was due to start charging the fees or during the period that it did charge the fees - that it was making regular deductions from his account due to inactivity.

In my view, I think that Skrill should've made Mr S aware that it was continuing to charge him inactivity fees. And I think it's failure to do this has led to an unfair outcome for Mr S. Had Skrill notified Mr S that it would be charging him inactivity fees, I think it's likely that Mr S would've taken steps to avoid such fees – whether that be through using the account or by closing the account. Because of this, I uphold this aspect of Mr S's complaint.

### **Putting things right**

To put matters right, I require Skrill Limited to refund the inactivity fees it charged Mr S since March 2023.

I understand this amounts to \$1,851.84 US Dollars and 81,672.71 Indian Rupees.

### **My final decision**

Because of the reasons given above, I uphold this complaint and require Skrill Limited to do what I have outlined above, to put matters right, in full and final settlement of this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S to accept or reject my decision before 20 March 2026.

Thomas White  
**Ombudsman**