

The complaint

Mr V is complaining that Skrill Limited hasn't refunded payments he made through it as part of a scam.

What happened

The circumstances of the scam are known to both parties, so I won't set them out in detail here.

In short, Mr V fell victim to a job scam. He opened an account with Skrill and deposited payments into it from his bank, and between 25 April 2025 and 29 April 2025 he made four payments to another account with Skrill, which were then lost to the scam. The payments were for £49.71, £76.09, £47.68 and £730.44.

Mr V was asked to deposit more funds before he could make withdrawals, which he couldn't afford. He asked for a refund of the funds he'd paid but didn't receive a response and when he researched further into what had happened, he realised he'd been scammed. He reported what had happened to Skrill and it asked him to fill in a questionnaire, which he did. Mr V's bank also submitted chargebacks for the payments to Skrill, which it defended.

When Mr V complained, Skrill responded to say it was still investigating. Mr V brought his complaint to the Financial Ombudsman Service.

Our Investigator didn't think Mr V's complaint should be upheld. He said, in summary, that the payments Mr V made shouldn't have appeared suspicious or unusual to Skrill, such that it ought to have intervened in them. So, he didn't think it could be held liable for not preventing the scam. Mr V didn't agree, so his complaint has been passed to me for review and 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've reached the same outcome as the Investigator. I'll explain why.

It doesn't appear to be in dispute that Mr V authorised the disputed payments he made from his Skrill account. And the starting position is that financial businesses ought to follow the instructions given by their customers in order for legitimate payments to be made as instructed.

However, I've considered whether Skrill should have done more to prevent Mr V from falling victim to the scam, as there are some situations in which a firm should reasonably have had a closer look at the circumstances surrounding a payment. For example, if it was particularly unusual or out of character.

I don't think the payments made here would've appeared unusual or suspicious to Skrill. There was no account history for Skrill to compare the payments against to determine if they were out of character. And I don't think there was anything concerning about the value or circumstances of the payments that would have indicated a heightened risk of financial harm to Mr V. So, I'm not persuaded there was anything that ought reasonably to have prompted Skrill to take a closer look at what was happening, or that would have indicated Mr V was in the process of being scammed. I therefore don't consider Skrill can fairly be held responsible for failing to prevent the scam payments.

I also don't think there was anything more Skrill could have done to recover the funds. By the time Mr V had provided the requested information to Skrill about what had happened it's likely the funds had been long moved on from the beneficiary account.

Mr V has mentioned that Skrill attempted a chargeback request to his bank – however, the chargeback request for the disputed payments was instigated by his bank, not by Skrill, and although the payments appear to have initially shown as having been reversed, Skrill successfully defended the chargeback because it had provided the service to Mr V in moving the funds as he'd requested. I can't see any reasonable grounds for the chargeback claim to have succeeded here, or for Skrill to have provided him with a refund.

I appreciate this will come as a disappointment to Mr V, and I'm sorry to learn he has been the victim of a cruel scam. However, in the circumstances, I do not consider it would be fair and reasonable to hold Skrill liable for his loss.

My final decision

My final decision is that I'm not upholding Mr V's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr V to accept or reject my decision before 10 April 2026.

Helen Sutcliffe
Ombudsman