

## **The complaint**

Mr K complains Skrill Limited aren't allowing him to access his funds. He wants those funds returned to him.

## **What happened**

Mr K held an account with Skrill. In late 2020 Skrill decided to terminate its customer relationship with him and asked for various documents in order to release the funds it holds. Mr K submitted documents, but Skrill wasn't satisfied with the veracity of the bank statements he provided on several occasions. As a result, they continue to refuse to release the funds to him.

Our investigator didn't uphold Mr K's complaint. They said Skrill acted in compliance with their legal and regulatory obligations. Skrill asked for certain documents and weren't satisfied with the bank statements he provided. As a result, Skrill didn't need to release the funds to Mr K.

Mr K asked for a final decision from an ombudsman, so his complaint was given to me. He said all the documents he provided are genuine and provided copies of what he says he sent to Skrill.

## **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've decided not to uphold Mr K's complaint. I understand this will be disappointing for him to hear. So, I'll explain why.

Skrill has very important legal and regulatory obligations it must meet. These apply continuously and include when they open accounts, when accounts are running and when they close. Part of those requirements mean they may elect to verify a customer's identity and other information in order to release funds they hold.

Skrill explained that the documents Mr K sent were reviewed by qualified persons who concluded the bank statements didn't meet their requirements. I see Skrill weren't satisfied with what he presented on more than one occasion.

I haven't seen persuasive evidence which would lead me to conclude Skrill made an error when reviewing the documents Mr K presented. And, it's important to say our service cannot verify the authenticity of Mr K's documents – we do not have that facility. I acknowledge it's possible the statements are valid but having carefully considered Skrill reasons for not being satisfied, I find what they've said reasonable. As a result, I don't require Skrill to reconsider their position and to release the funds.

Mr K has asked our service to help him get the funds back. But my role is not to act for either party, but to instead reach a final decision on Mr K's complaint. My final decision marks the end of our service's involvement on his complaint. Mr K is free not to accept my decision, and to pursue this matter elsewhere if he wishes.

### **My final decision**

I've decided not to uphold Mr K's complaint for the reasons I have given above.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr K to accept or reject my decision before 27 December 2023.

Liam King  
**Ombudsman**