

## **The complaint**

Mr C complains about the way Jaja Finance Ltd handled a chargeback claim he raised.

## **What happened**

Mr C visited a cinema and also purchased food using his Jaja credit card on 6 January 2024. Mr C has explained that the food he purchased while at the cinema was of poor quality. On 9 January 2024 Mr C contacted Jaja and raised a chargeback claim. During the process of setting up Mr C's chargeback, Jaja asked him to provide some supporting information.

On 10 January 2024 Mr C raised a complaint and said Jaja had issued refunds and upheld previous chargeback claims he'd made of a similar nature.

Jaja says Mr C submitted supporting information on 12 January 2024 but a cover letter and answers requested by its Disputes Team weren't provided. Mr C followed up with a further response on 23 January 2024 and the claim was looked at by the Disputes Team.

On 24 January 2024 Jaja issued its final response. Jaja said that whilst previous chargebacks may've been upheld without asking Mr C to provide further information, all claims are considered individually and that the information it requested was required. Jaja didn't uphold Mr C's complaint.

On 6 February 2024 Jaja declined Mr C's chargeback claim. Jaja says that as part of its investigation it asked Mr C whether he'd attempted to resolve the issue with the cinema operator during his visit and also asked him for a receipt to show the food he'd purchased whilst there. Mr C has confirmed he didn't eat all the food he bought, didn't attempt to resolve the food issue whilst at the cinema and didn't retain a receipt for the food he purchased. In Jaja's letter confirming the outcome of his chargeback claim it said Mr C hadn't provided proof of his dispute and that he'd consumed the food purchased. Jaja also confirmed Mr C hadn't attempted to resolve the issue with the merchant before raising a claim.

Mr C referred his complaint to this service and it was passed to an investigator. They accepted Mr C had made previous chargeback claims that were similar and successful but said Jaja was entitled to consider each on its own merits. The investigator wasn't persuaded Jaja had made a mistake or acted unfairly by declining Mr C's chargeback claim and didn't uphold his complaint. Mr C asked to appeal and said that he'd consumed the food but didn't go back to dispute it with the cinema operator. Mr C explained he was watching a two hour film and didn't think it was reasonable for him to step out and dispute the food he'd purchased, thereby missing the film. Mr C reiterated that previous claims he's made under £100 have always been upheld by Jaja. As Mr C asked to appeal, his complaint has been passed to me to make 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.

I can understand Mr C's surprise at being asked to provide evidence to support his chargeback claim by Jaja when previous claims have been upheld without doing the same. But I'm satisfied Jaja's free to investigate a claim by asking questions and for evidence, even accepting that previous claims have been dealt with differently. I'm sorry to disappoint Mr C but I haven't been persuaded Jaja acted unfairly or made a mistake by asking him for evidence when he raised a chargeback claim on 9 January 2024.

Jaja asked Mr C whether he'd attempted to resolve the issue with the cinema operator directly before raising his claim. Mr C's told us he was watching a film and didn't feel it was reasonable to expect him to leave to dispute the food he'd purchased. But I think it's fair to say that wasn't Mr C's only option. He could have taken the issue up with the cinema once his film was finished for example. I note that guidance provided by the businesses the operate chargeback schemes say that I the first instance, the customer should attempt to resolve the issue with the merchant. So I'm satisfied it was relevant for Jaja to request this information when considering Mr C's chargeback claim.

Jaja also asked Mr C for evidence by way of a receipt. Mr C's told us he didn't retain a receipt. But I'm not persuaded it was unreasonable for Jaja to request evidence to show the purchase he was trying to raise a chargeback claim for. In my view, requesting evidence like a receipt from Mr C was something Jaja fairly required to take his chargeback claim further.

Ultimately, the claim was declined by Jaja after Mr C wasn't able to fulfil its request for evidence. Whilst I understand Mr C's frustration, as I'm satisfied Jaja followed the correct process when considering his chargeback claim and that its decision to decline it was reasonable based on the information it received. As a result, I haven't been persuaded to uphold Mr C's complaint.

### **My final decision**

My decision is that I don't uphold Mr C's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr C to accept or reject my decision before 3 December 2024.

Marco Manente  
**Ombudsman**