

The complaint

Mr H complains that J.P. Morgan Europe Limited trading as Chase doesn't allow him to update his identification documents on its app.

What happened

Mr H explains that he has renewed his passport. And that he wanted to update this document shown on the 'Your ID' section of the Chase app but was told that this wasn't possible. He says that the app isn't fit for purpose.

Chase said that it hadn't made a mistake. It said that that 'Your ID' was a function of the app that allowed Mr H to view and share a digital copy of the identification he used when he applied for the account as stated in its privacy policy. And that it didn't currently support changing this but that this may be possible in future. It had offered Mr H the opportunity to delete the information in this feature but said it wouldn't then be able to reverse that or upload new data. Chase said if Mr H were unhappy with the way his data was being used he could contact the Information Commissioner's Office (ICO).

Our investigator didn't recommend that the complaint be upheld. He said that this issue hadn't affected the other functionality of the app or use of the account. And Chase hadn't requested updated information. Chase had confirmed to this service that it didn't report expired IDs or any information about customer IDs. He said that this service isn't the regulator, and we don't have a role in reviewing the design of processes including with this app. Our investigator said he hadn't identified an error.

Mr H didn't agree and wanted his complaint to be reviewed by an ombudsman. He said that it was illogical that he couldn't complain about a failure in the provision of 'Your ID' and about it not being fit for purpose. He didn't believe that he was unaffected by this. And Chase was holding inaccurate personal information about him with the only option for him being to delete it permanently and not update it.

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.

This service provides informal dispute resolution, and we aren't the regulator. It's a matter for Chase to use its commercial discretion to decide how to design and provide its products and services.

Chase doesn't provide the facility for Mr H to update his identification documents shown on the app but only to delete them permanently. And it states it doesn't use the documents for purposes other than account opening and doesn't need an update. It's indicated that it's possible that this may change but that's not happened yet.

That's a clear limitation as far as Mr H is concerned. But it's not something that is either an error by Chase or something I have a basis to find is unreasonable as the app design is a

matter for it to determine. Chase has told Mr H how to pursue a complaint about the way his data is being used and stored with the ICO should he want to.

I know Mr H will be disappointed when I say that for the reasons I've given I won't be asking Chase to do anything further.

My final decision

My decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr H to accept or reject my decision before 13 March 2025.

Michael Crewe
Ombudsman