

## **The complaint**

Mr K complains about the service he received from J.P. Morgan Europe Limited trading as Chase ("Chase") when he emailed its support inbox requesting information about its interest rates on offer. In particular, Mr K is unhappy with its response as he says Chase failed to deal with the matter by email as he requested.

## **What happened**

On 14 August 2024 Mr K sent an email to Chase's generic support inbox enquiring about its interest rates on offer. Mr K explained that he held a significant balance with Chase and there were increasingly more competitive interest rate offerings entering the market and asked if Chase would match or beat some of these rates, stating if not he may move his money elsewhere.

Chase responded sending a link to its FAQs on its website where Mr K could find the information himself. Chase also said if Mr K didn't find the answer here that he could contact it through its app - being the quickest way to speak to it as he'd be fast tracked through its security checks - or directly providing a number to call. Alternatively Mr K could use a third-party app designed to help those who are hard of hearing or speech impaired to talk over the phone.

Mr K replied saying he would rather deal with this by email. Chase responded and said it wanted to ask Mr K a few questions about his query and again provided details for Mr K to contact it. Mr K reiterated that he wanted to deal with the matter by email and Chase again sent Mr K a link to its FAQ's and confirmation on how he could get in touch.

Mr K responded saying this didn't answer his question and wanted to deal with the matter by email only. Chase once again asked Mr K to get in touch as it had questions about his query.

At this point Mr K raised a complaint with Chase about this as he'd requested to communicate by email and felt Chase was ignoring him.

Chase didn't uphold Mr K's complaint as it said Mr K was given the correct information by email which provided a link to its FAQs which would confirm the information relating to his query. It says it mainly used canned responses for its emails, as its main point of contact for queries like this are calling it or sending it a chat message and advised if Mr K has an account query in the future to call it or send it a chat and one of its specialists will assist.

Chase has explained it doesn't usually communicate with customers via email and that for safety and security it offer's the in-app chat option so that it can verify they are speaking to the account holder.

Mr K was dissatisfied with this and brought his complaint to this service. Mr K says his query was a general one and not account specific so perfectly safe and secure to deal with by electronic means and neither a telephone call or in-app chat is a suitable method of contact due to his state of mental health.

Following bringing his complaint to this service Chase confirmed Mr K had never informed it of any communication issues he had at the time of raising this complaint but has now done so and so his preference for contact in writing has been noted and that going forward this will be done and Mr K won't be asked to communicate via telephone. Chase also confirmed that Mr K has and does use its in-app messaging service.

One of our investigator's looked into Mr K's concerns and didn't think Chase had done anything wrong or treated Mr K unfairly as although Chase didn't respond in the form Mr K had requested it had provided Mr K with what they thought suitable alternatives to contact it that wasn't by phone.

They explained that Chase was entitled to set its own interest rates and as this is a commercial decision this is not something this service would get involved with and if Mr K remained unhappy with the rates on offer he was free to move his money elsewhere.

And as Chase had now made a note regarding Mr K's communications needs and compensated him £40 for another complaint he'd raised that was similar, they didn't think there was anything further Chase needed to do.

Mr K remained dissatisfied. He says he never said Chase were under an obligation to increase its rates and doesn't understand why it would have a support email inbox if it wasn't designed / allowed to be used for support. Mr K disputes that Chase don't use email for communication and maintains that none of the communication options it has provided are suitable.

And so as Mr K's complaint couldn't be resolved it was progressed 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.

I hope that Mr K won't take it as a discourtesy that I've condensed his complaint in the way that I have. Ours is an informal dispute resolution service, and I've concentrated on what I consider to be the crux of the complaint. Our rules allow me to do that. And the crux of Mr K's complaint is that Chase failed to communicate with him by email as per his request.

It might be helpful to explain here I don't have the power to tell Chase how it needs to run its business and I can't make Chase change its systems or policies – such as how it responds or communicates with its customers or the general public about its products. These are commercial decisions and not something for me to get involved with.

My role rather is to look at problems that Mr K has experienced and see if Chase has done anything wrong or treated him unfairly.

And having considered everything I don't think Chase has done anything wrong or treated Mr K unfairly here.

Mr K emailed Chase with a question regarding its interest rates. Mr K himself says that this was a general and non-account specific question. And Chase responded accordingly with a link to its FAQs where he could find the answers as well as providing details of how to get in touch with it should he not find the answer he was looking for.

There was nothing in Mr K's initial email about wanting a response by email and at no point did Mr K make Chase aware that he had difficulty communicating over the phone or otherwise. And nor have I seen any evidence Mr K had previously made Chase aware of his need to communicate in writing or email only.

I accept Mr K's frustration when he repeatedly asked for Chase to deal with the matter by email and then received automated responses to his emails from what is described as a support email inbox. But as I stated above how Chase decides to respond and communicate with its customers is a commercial decision it is entitled to take. However, I don't think it is unreasonable that it uses its inbox as a form of triage to point customers to the right place to get the type of support they need.

And as Mr K at no point during these exchanges made Chase aware of the reason he needed a response by email – rather than it just being mere preference - I can't say Chase has done anything wrong or treated Mr K unfairly.

In any case Chase is now aware of Mr K's needs and his preference for contact in writing and that going forward this will be done and Mr K won't be asked to communicate via telephone which is in-line with what I'd expect.

Mr K says that none of the options provided by Chase for communicating with him – including over the phone or messaging through its in-app chat are suitable for him. But I disagree and think the in-app messaging is a reasonable alternative as like email, communicating by message through Chase's in-app chat is in the written form and I understand that Mr K has used this successfully in the past.

So I think Chase has provided what I think is a reasonable alternative for Mr K to communicate with it and I don't think there is anything more Chase needs to do. And so it follows I don't uphold this complaint.

### **My final decision**

For the reasons I've explained, I do not uphold Mr K's complaint against J.P. Morgan Europe Limited.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr K to accept or reject my decision before 25 February 2025.

Caroline Davies  
**Ombudsman**