

## **The complaint**

Miss F complains that J.P. Morgan Europe Limited trading as Chase (Chase) changed the account from which payments were debited, without her authority. This caused inconvenience and affected her trust in Chase.

## **What happened**

In July 2024, Miss F raised an account query with Chase as she noticed from the two current accounts she held with them, debit card transactions were being debited from the incorrect account. Miss F explained that transactions had always come from account A - as I will call it – and as she had not made any changes, it must have been Chase that did so.

Chase helped Miss F change back to account A and told her that according to their records, she made the change via the app.

Miss F disputed this and raised a complaint with Chase. Chase investigated the complaint calling Miss F in an attempt to resolve the issue. They reiterated that Miss F did make the amendment and furthermore, that they could not have changed it themselves as they are not permitted to do so.

Miss F remained unhappy, holding Chase responsible for the change, asking them to supply evidence that she made the amendment. Accordingly, Miss F brought the complaint to this service and an investigator looked into it, liaising with Chase.

Our investigator looked into the complaint and concluded they could not agree that Chase amended the account. It was established at this time that Chase had incorrectly stated they were not permitted to make the amendment which they apologised for. However, as this misinformation had no impact on the case, it was not an aspect that needed to be pursued. Our investigator detailed a sequence of events and from evidence sent in by Chase, provided a date and time on which Miss F made the change. They concluded their view saying they would not be asking Chase to do anymore.

Miss F was unhappy with our investigator's view, despite being in receipt of the date and time of the change so our investigator liaised further with Chase and as a result, sent further evidence including screenshots of the app and keystrokes.

Unconvinced by the evidence, Miss F requested an ombudsman review her complaint.

## **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 have looked very carefully at all the information Chase have provided to see if it has acted within its terms and conditions, followed due process, and to see if it treated Miss F fairly. I've also looked through what Miss F has sent during, and following our investigator's view.

I was sorry to learn that what started as a simple query has turned into a prolonged, stressful experience. Part of my role is to determine whether what took place was reasonable, whether Chase followed processes correctly, and whether Miss F did all she could as a customer to work with them.

In view of the crux of this complaint being whether the account was amended by Miss F or Chase, this is where I have concentrated my efforts. I've seen numerous pieces of evidence supplied by Chase which not only show the date and time of the amendment, but also screenshots and keystroke recordings. I acknowledge that Miss F feels she still requires more evidence, but our service looks at what's fair and reasonable. In view of the significant evidence Chase has submitted, I'm persuaded that the amendment was not made by Chase, and was done via Miss F's app. I recognise that Miss F has asked for who actually changed the account but as Chase have stated, they provide an app with advice that account login information is kept private to ensure there is no unauthorised activity.

One aspect I wanted to address was around Miss F's concerns that our investigator had not investigated or taken into consideration disputed transactions linked to this complaint. From the evidence I have seen, this was not raised initially with Chase, or investigated by them. And I note conflicting information about the transactions in that at one point it was agreed they were not disputed, then subsequently they were. Additionally, within this aspect, Miss F mentioned that the investigator would pass this onto another team within our service but from listening to relevant telephone calls, I can't agree this assurance was given. Going forward, to reiterate our investigator's offer, if Miss F does want to pursue a separate complaint involving the dispute of transactions, our investigator can facilitate this. Or of course, Miss F can contact Chase directly to do this.

In conclusion, I don't uphold this complaint. This stems from the overwhelming evidence that shows the change was made via the app, and the lack of evidence that shows it was made by Chase. I find that Chase treated Miss F fairly and so I cannot require it to take any further action towards her.

### **My final decision**

For the reasons I have given it is my final decision that the complaint is not upheld. Under the rules of the Financial Ombudsman Service, I'm required to ask Miss F to accept or reject my decision before 2 April 2025.

Chris Blamires  
**Ombudsman**