

## **The complaint**

Mr C is unhappy with J P Morgan Europe Limited trading as Chase (Chase). Mr C said Chase added an incorrect address to his account. Mr C said he couldn't get the address removed and so he closed his account. But Mr C said Chase have applied this record to his credit file and this means Mr C is now failing credit file checks as he said he's never lived at this address.

## **What happened**

Mr C said he made multiple attempts through correspondence with Chase to get the wrong address removed before he made a complaint. Mr C said he didn't know the address and had no connections to it. He said he started to fail credit checks due to failing security questions on applications and realised this different postal address was the cause. Mr C said Chase maintain it won't edit the address on its system and has to retain the records in line with retention requirements.

As Mr C remained unhappy, he brought his complaint to this service.

Our investigator didn't uphold the complaint. She said the evidence from Chase showed the address was updated using the Chase app. The records said the app had been opened using biometrics and then the address changed. Our investigator said that based on this evidence Chase hadn't done anything wrong. She accepted Chase had to keep up to date records and to note details for credit reference agencies. Our investigator said Chase did as it was required to do.

Mr C didn't accept this and asked for his complaint to be passed to an ombudsman for a final 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.

Mr C has said the address added was nothing to do with him. He said Chase added the incorrect address to his account. He later found out Chase had also noted it on his credit file too. Mr C said when trying to arrange new lines of credit he was getting declined. Mr C said this could be resolved by Chase removing the address record from his file.

Mr C also said this had caused him financial loss and he wants Chase to compensate him for that. He said it has taken up a large amount of his time, effort and energy trying to get the address details put right.

Mr C said he found the incorrect details had been logged against his records by signing up to a credit reference agency which confirmed this incorrect address was noted on his file.

In its final response letter Chase said, *“We would like to clarify that through a Right to Erasure request, we are currently unable to erase any personal data that is necessary for compliance with a legal or regulatory obligation that we are subject to.”*

Chase confirmed the data would be kept for the minimum retention period in line with the legal and regulatory needs.

Chase said as it was acting in line with its obligations it wouldn't uphold Mr C's complaint or change the records.

Chase said Mr C made numerous requests for the data to be deleted. It said it spoke to Mr C in January 2024 and at that point it confirmed the details needed to be kept for at least six years.

In a further call after Mr C had raised the complaint Chase staff confirmed to him that he could still view documents and information for six years on the app in line with the retention period. It was confirmed to Mr C that the lay out of the app couldn't be changed.

In a final call Chase concluded no errors had been made. It noted Mr C didn't provide a new address for any future correspondence and that he disconnected the call.

Based on the evidence and the details provided I think Chase has acted fairly and reasonably throughout. I don't think it has made any errors or done anything wrong.

The system records show the address change was done through the app using biometrics. So that isn't an action taken by Chase. Chase has reacted and updated Mr C's records based on what was done through the app.

It was through the app that the details of the different address were added to the system. Again, this isn't an action undertaken by Chase – but it does have to react to it and make sure the details are recorded. Chase can only report information that has been recorded through the app.

So, I can't say that Chase did anything wrong when it wouldn't remove the record or change the details on Mr C's credit file. I think it is right when it says it has followed its legal and regulatory requirements.

### **My final decision**

I don't uphold this complaint.

I make no award against J P Morgan Europe Limited trading as Chase.

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

John Quinlan  
**Ombudsman**