

The complaint

Ms F complains J.P. Morgan Europe Limited trading as Chase didn't refund her for a cancelled flight.

What happened

Ms F contacted Chase to dispute a payment made to a flight company because one of the flights she'd booked was cancelled. Ms F tried to dispute the payment via a webchat but Chase closed the dispute.

Unhappy with this, Ms F complained to Chase and it said it had looked at the issue, spoken to Ms F and she was happy with Chase's suggestion of how to resolve it.

Ms F wasn't happy, she still hadn't got her refund and said Chase gave her 24 hours to upload some information she'd already given it. Ms F brought her complaint to this service.

An investigator looked into things but didn't think Ms F's complaint should be upheld. The investigator thought the dispute was dragged out but couldn't say this was Chase's fault.

The investigator said the 24 hour response deadline was told to Ms F on 6 November 2024 but the claim remained open until 13 November 2024. The investigator said Chase then reopened the claim but still couldn't get the information it needed.

The claim was closed, and Ms F had now been timed out of a chargeback, but the investigator didn't think Chase had acted unfairly.

Ms F disagreed with this outcome and said it was unfair she was expected to respond to a message without any notification. Ms F also said there were some delays because she was trying to sort things out with the merchant.

Ms F said she's supplied everything to Chase and it was unfair she had no refund, so she asked for an ombudsman to decide things.

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've looked very carefully at the webchat Ms F had with Chase. Ms F first contacted it on 31 August 2024 and was given instructions about how to upload her evidence.

It seems Ms F didn't do this until 23 September 2024, but I accept she may have been trying to resolve things with the merchant.

There were some messages through October 2024, mostly Chase asking Ms F if she'd tried to resolve things with the merchant and asking for some proof of this, but I can't see Ms F sent this in.

Chase asked Ms F, on 1 November 2024, whether all her flights were cancelled or just one leg of the journey. I can't see Ms F answered this point. Chase says it then tried to call Ms F on 4 November 2024 but couldn't get through.

On 6 November 2024 Chase said Ms F had 24 hours to answer the question about the flight cancellation.

On 15 November 2024 Ms F restarted the webchat and wanted to complain about the short deadline she'd been given, Ms F felt it would be fairer to get seven days to respond and be alerted to the need for the information.

Chase logged Ms F's complaint and reactivated the dispute.

Chase then asked Ms F, on 19 November 2024 whether all her flights were cancelled or just one. Chase repeated this question on 25 November 2024.

I can't see Ms F told Chase which flight had been cancelled, whether it was one flight or all of them, all Ms F sent Chase was a photo of the departure board. And the departure board shows flight **80 was delayed, not cancelled.

Ms F sent Chase an itinerary showing her flight was **80, the departure board shows flight **84 is cancelled, but **80 was only delayed, admittedly by a long time, almost ten hours, but it wasn't showing as cancelled.

I think Chase needed confirmation of the cancellation of Ms F's flight. And Chase asked for this information several times but without a response.

I understand Ms F felt she'd sent in everything she needed to, but I don't think what Ms F sent in showed her flight was cancelled, it only showed it was delayed. And Chase needed to know the flight had been cancelled to ensure it raised the right type of dispute.

I don't think Ms F sent in enough information to enable Chase to raise a dispute with the merchant. Chase has now said Ms F can't raise a dispute, the dispute needs to be raised within 120 days of the transaction or cancellation, and we're now outside the time.

I don't think Chase made a mistake in not raising a dispute, or failing to refund Ms F, I don't think it could raise the dispute at the time, with the information it had, and now it's too late.

Ms F is unhappy Chase gave her 24 hours to respond to a request for further information.

I can see this message, it was on 6 November 2024, but this came after Chase's first request for more information about which flight was cancelled. Chase says it tried to call Ms F on 4 November 2024, but without success.

I can see Ms F disputes this call, but, in the circumstances, I don't think it matters whether Chase called Ms F or not.

Chase didn't get a response to its 6 November 2024 chat message until 15 November 2024. And it didn't get a response on the cancellation of the flight.

Chase then reopened the dispute anyway, so I don't think the 24 hour deadline was relevant as Chase gave Ms F more time to send in the details about the cancellation. Chase asked Ms F on 19 and 25 November 2024 about the cancellation and got no response.

I think Ms F had much longer than the 24 hours to send in the information. And Ms F knew Chase needed the extra information, whether it sent notifications or made calls or not.

I can see Ms F's frustration with the chat, and Chase's requests for information, but I have to balance this frustration with the fact Ms F didn't answer Chase's questions.

I don't think Chase made an error here, it needed Ms F to explain whether her flight was cancelled, as the evidence she sent in didn't show this. Without this information, Chase couldn't raise a dispute, so I think it did the right thing by asking for the information.

Since I don't think Chase made an error, I can't ask it to refund Ms F or compensate her for the frustration she was caused. And because of this, I don't think Chase needs to do anything more to resolve Ms F's complaint.

My final decision

My final decision is I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms F to accept or reject my decision before 22 April 2025.

Chris Russ
Ombudsman