

The complaint

Mr D complains J.P. Morgan Europe Limited trading as Chase locked him out of his online banking whilst he was abroad causing him considerable inconvenience.

What happened

Mr D has an account with Chase.

At the beginning of 2025, Mr D raised a dispute in relation to a transaction. He complained when Chase didn't uphold the dispute and complained about the final response he was subsequently sent. He did so saying the final response was unprofessional in format and contained contradictions. Mr D also complained about a payment being blocked. Mr D ended up referring all of these complaints to our service. Chase offered to settle these complaints proactively.

Mr D made a subject access request in early 2025. He says that Chase locked him out of his online banking shortly after he did so. He complained to Chase saying that he didn't believe this was a coincidence. He said that locking him out of his online banking had caused him considerable inconvenience and could have been very serious given that he was travelling abroad at the time.

Chase says it looked into Mr D's complaint about being locked out of his online banking. Having done so, Chase said that it had asked him to complete the ID and self-verification process because he'd removed the app and registered a new device. Chase said that this was a security measure it had in place designed to protect its customers' accounts. In the circumstances, Chase said that it hadn't done anything wrong and so would be upholding his complaint. Mr D was unhappy with Chase's response. He complained to our service saying he hadn't removed the app and didn't, therefore, believe it was a coincidence that he happened to be locked out of his online banking after making a subject access request. He said he wanted appropriate resolution to be provided alongside the necessary apologies.

One of our investigators looked into Mr D's complaint about being locked out of his online banking but didn't recommend it be upheld. They said Chase's evidence showed Mr D had re-installed the app and that this triggered the verification process. Mr D was unhappy with our investigator's recommendations for a number of reasons. He said, for example, that he had evidence showing he hadn't re-installed the app. He asked for his complaint to be referred to an ombudsman for a decision. His complaint was, as a result, passed to me.

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.

In this decision I'm only dealing with Mr D's complaint that Chase locked him out of his online banking shortly after he'd made a subject access request, and that this wasn't a coincidence. I'm not dealing with any of his other complaints, or complaints he's told us he plans to make.

I can see that Mr D has gone to considerable lengths to get evidence of his mobile phone's history and specifically its history as far as Chase's app is concerned. Having looked at that evidence, I can see that it shows he installed Chase's app on two different devices during 2024 and 2025. I can also see that Chase's evidence shows three different devices for his account – one of which is active, one of which has been blocked and one of which has been removed. Chase's evidence also shows a device being registered on 20 February 2025.

In its submissions to us, Chase has said that it asks its customers to verify themselves in certain scenarios, for example, when the app has been uninstalled or reinstalled, when there is a change of device, a reset of the customer's passcode or if the data of the app has been deleted. Chase has said that this is a security measure designed to protect customers' accounts. Mr D's evidence only shows when he first installed Chase's app on the two different devices it covers, and when he last updated the app on each of those devices. It doesn't show previous updates, uninstallations or re-installations or which device he was using at the time. On balance, therefore, I'm prepared to accept that Chase's evidence shows at least one of the scenarios it says triggers this process had occurred. For that reason, I don't agree that Chase locked Mr D's account because he'd made a subject access request. I am instead satisfied that it's more likely than not that it did so in order to protect his account.

I can understand why Mr D found Chase's actions concerning – he was abroad at the time and locking him out of his online banking could have had a much bigger impact on him for the reasons he's given. Fortunately, that didn't happen and Mr D was able to unlock his online banking relatively easily and quickly. In the circumstances, I'm satisfied that the impact on him was minimal in any event. I appreciate too that Mr D has little faith in Chase's systems given all of the issues he's had recently.

My final decision

My final decision is that I'm not upholding this complaint as I don't agree J.P. Morgan Europe Limited trading as Chase has done anything wrong.

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

Nicolas Atkinson
Ombudsman