

The complaint

Mr B complains that J.P. Morgan Europe Limited trading as Chase has unfairly discriminated against him and required him to provide intrusive identification photographs.

What happened

Mr B says he was locked out of his Chase account and required to provide identification as well as intrusive photographs of himself. He says he was required to smile in the photographs despite having told Chase that he has difficulties in doing so. Mr B says that amounts to discrimination and is not in line with the Equality Act 2010.

Chase says it required identification and a photograph. It says Mr B provided them, but it rejected them as the identification document was not an original. And it says Mr B made offensive gestures in some photographs which it was entitled to reject. Chase says Mr B contacted it on 22 March 2025 and it manually reviewed the documents he provided which meant access was restored on 26 March 2025.

Mr B brought his complaint to us and our investigator didn't uphold it. The investigator explained that he had considered the Equality Act 2010 but that it would be for a court to decide if it was breached. The investigator thought that Chase was entitled to reject the identity document and photographs in these circumstances and provided a reasonable alternative to allow account access to be restored.

Mr B doesn't accept that view and questions why the Equality Act is being considered but not followed. He says the gestures in the photographs are irrelevant.

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.

Having done so I have come to the overall decision that Chase has acted fairly, and I don't require it to do anything further.

I have looked carefully at the document Mr B submitted to Chase and the photographs. I am satisfied that Chase was reasonably entitled to reject the document as it was not in the correct format. I can see that Mr B did at a later stage upload a correct image of an identity document. It follows that I don't think Chase acted unfairly.

I have also looked at the photographs Mr B uploaded. I appreciate it was his choice to make the gestures he did in some of them. But I am satisfied that Chase was reasonably entitled to reject them for the reasons it has provided namely that they distorted the identification process. I am also satisfied that it ought to have been obvious to Mr B that by uploading the photographs there was a realistic prospect they would be rejected and delay the account access process.

I appreciate Mr B says he has difficulties in providing photographs with expression as

required and that Chase has discriminated against him as well as breaching the Equality Act 2010. I make clear to Mr B that it would be for a Court to decide if the Equality Act has been breached but I have considered it in deciding if Chase has acted fairly.

I am satisfied that Chase fairly offered to review the photographs manually which I find is a reasonable alternative and that its decision to reject the photographs had nothing to do with Mr B's expressions. I have made clear that Chase was reasonably entitled to reject the photographs and think that Mr B could have avoided submitting the amount of photographs that he did by not making the gestures he did in some of them.

Overall, I am satisfied Chase has dealt fairly with the account access problem and can see that it did restore access within about four days of the issue being raised. I have not seen any evidence Chase discriminated against Mr B or treated him any differently to other customers. I think on balance Chase would have rejected photographs from any customer in these circumstances.

My final decision

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

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B to accept or reject my decision before 22 August 2025.

David Singh
Ombudsman