DRN-5694951

The complaint

Miss M complains J.P. Morgan Europe Limited trading as Chase didn't help her during an emergency, didn't show any empathy or understanding and didn't communicate poorly.

What happened

Miss M has a current and a savings account with Chase and has accounts elsewhere.

Miss M called Chase on 11 February 2025 asking for £500 to be transferred from her savings account to an account she held elsewhere so she could buy a new phone. She says she told the agent she was speaking to that both of her mobile phones were "broken" and that she didn't have her card on her and couldn't access her app but could access a tablet meaning she could access her email. She says the agent told her that the transfer might not be done until the following day. She says she told the agent that she needed money that day and they said they'd make a note of this and also ask if she could be emailed to confirm when the payment had been made. Miss M says that the payment wasn't made until the following day and that she didn't receive an email either. She complained to Chase asking for £75 in compensation for the lack of communication and delay when raising the complaint.

Chase looked into Miss M's complaint and paid her £75 in compensation having accepted its customer service could and should have been better. Miss M wasn't happy with Chase's response and complained to us. She said she wanted just over £1,000 in compensation for hotel expenses, the cost of a new phone, food and transport and emotional distress.

One of our investigators looked into Miss M's complaint and said that Chase had processed Miss M's payment in line with its terms and conditions but had provided poor service along the way. They didn't, therefore, recommend that Chase do more as they considered the £75 compensation it had already paid to be fair and reasonable.

Miss M was very unhappy with our investigator's recommendations saying that Chase shouldn't have followed its ordinary transfer process because she was in an emergency situation and that its response lacked empathy. Ultimately she asked for her complaint to be referred to an ombudsman for a decision. Her 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.

I’ve listened to the call between Miss M and Chase’s agent on 11 February 2025. At the beginning of the call Miss M explains that she can’t access her phone or her app and that she needs to transfer some money. The agent takes her through security and arranges a £500 payment to an account to which she’s sent money to before. Miss M explains that she plans to use this money to buy a new mobile phone. The agent goes on to explain that the payment might not be completed until 5pm the following day but there’s a good chance it’ll go through sooner. For the type of payment made, that’s how long we’d expect it to take and is in line with Chase’s processes and the account’s terms and conditions. I agree with our investigator, therefore, that Chase didn’t do anything wrong as far as timescales go. I can, however, see that Miss M doesn’t agree – she says she was in an emergency situation and Chase should have treated her case differently. I can understand why she’s said that – later on in the call she explains why she can’t access either of her mobile phones and it’s clear that she doesn’t have her physical card either and she only has access to her emails – but in this case I can see why Chase needed to do the normal checks it does. I can also see that the agent explored other options with Miss M. I appreciate that Miss M feels the agent lacked empathy, but I don’t agree particularly in light of the options they explored.

Given everything I’ve said, I don’t agree that it would be fair to require Chase to pay just over £1,000 in compensation for hotel expenses, the cost of a new phone, food and transport and emotional distress. I agree that Chase provided poor service along the way in relation to which Miss M asked for £75 in compensation which Chase ultimately agreed to pay. In short, I agree that it wouldn’t be fair to ask Chase to do more than it has already done.

My final decision

My final decision is that J.P. Morgan Europe Limited trading as Chase doesn’t need to do more.

Under the rules of the Financial Ombudsman Service, I’m required to ask Miss M to accept or reject my decision before 2 October 2025.

Nicolas Atkinson
Ombudsman