

The complaint

Mr C is unhappy with JP Morgan Europe Limited trading as Chase.

Mr C said he warned Chase of his previous gambling addiction issues. He said Chase failed to act and didn't put appropriate safeguards in place to prevent harm. Mr C said Chase allowed large sums to be sent to fund gambling accounts.

What happened

Mr C disclosed his history of gambling addiction to Chase in October 2023. He said he asked for a £25/30 daily spending limit and to block gambling sites and intermediaries. Mr C wanted additional steps to be added to create "friction" before outgoing payments could be made. He noted a business "T" was an opportunity for him to work around the block and allow gambling deposits. He wanted to prevent this.

Mr C said he lost £1335 in gambling transactions. He thinks Chase should reimburse all of these transactions and provide compensation for the distress this caused him as a vulnerable customer.

Mr C wants Chase to change its policies to ensure similar harm doesn't occur to others in his situation.

Chase said all relevant support was provided to Mr C when he informed it of the gambling issues. Chase said Mr C claimed he contacted it to ensure measures were in place to prevent gambling and block gambling transactions. Chase confirmed Mr C did ask for daily limits and it told him at that point it couldn't facilitate this for him. It said it also notified Mr C some transactions might bypass the gambling block as they have different Merchant Category Codes. Chase said its customer care team had attempted to contact Mr C on multiple occasions to ask about further support and he was unresponsive. It said it attempted check ins with Mr C up to January 2025.

Chase said there was no bank error. It informed Mr C it couldn't block payments as these were made by Faster Payment. It said the block would not have identified this as a gambling payment due to the Merchant Category Code.

Mr C remained unhappy and brought his complaint to this service.

Our investigator didn't uphold the complaint. He said Chase hadn't made any errors or breached any Consumer Duty regulations. Our investigator said Chase explained what it could do clearly to Mr C. He said it notified Mr C it couldn't provide the kind of support he was looking for, and it wasn't obliged to do so.

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.

I can confirm I've read and reviewed all of the information provided by both parties including the rules and regulations from Mr C for which I am grateful. But I can confirm I will only comment in this decision on the issues that I see as central to the complaint.

Mr C reiterated his point about being a vulnerable customer and the Financial Conduct Authority guidance. He said when he started making the gambling transactions this should have been an intervention point for Chase. Instead, he said Chase told him it couldn't intervene with Faster Payments and offered no other alternative measures or escalation.

Chase confirmed it had a duty of care to provide support, and it said it did provide all relevant support. When approached about the gambling addiction Chase said it confirmed it had a gambling block, asked questions, and signposted Mr C to charities that offer further support. It confirmed to Mr C it couldn't set daily limits.

Chase said that payments to gambling merchant codes were blocked since 2023. But this would only work on card payments and not Faster Payments. When Mr C asked about requesting transfers before a payment goes through Chase made it clear it didn't offer this feature.

Mr C did single out T and said that he knew he could get around the gambling block. But again, Chase was clear from the start of the request that it couldn't block payments where the Merchant Category Code wasn't a gambling one. It confirmed in chat with Mr C when he first raised the issue *"Upon checking, these are bank transfers and we cannot block the payment for it. Have you tried to contact T to block the gambling websites?"* But it said Mr C didn't respond on this point.

I think Chase was clear about what it could and couldn't do from the start. I don't think it left Mr C in any doubt about what his options were if he chose to continue banking with Chase. It provided him with all the support organisations I would expect it to. I don't think there were any other options Chase had to offer Mr C based on the discussions and actions taken.

I think Chase was correct when it told Mr C that it couldn't stop Faster Payments as these are different to card payments. And it's clear Mr C used this option as a work around with T so he could fund gambling accounts. I don't find Chase responsible for that. It was clear all along what the gambling block would work on, and Mr C has specifically pointed out that T was an option for him and it confirmed this couldn't be blocked. I think Chase was consistent throughout about what it could and couldn't do.

Chase was clear with Mr C at every point. It put the gambling block on and told him of the limitations. I think that's fair and reasonable, it isn't required to do anything more than it already has.

I accept Chase's point that it didn't make any errors here. I think that is true.

I noted Mr C's point about Chase and its policies needing to change. This service is only able to deal with individual complaints. Mr C may wish to make the point to the FCA as the regulator.

My final decision

I don't uphold this complaint.

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

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr C to accept or reject my decision before 21 November 2025.

John Quinlan
Ombudsman