

The complaint

Mr S complains J.P. Morgan Europe Limited trading as Chase refused to refund three payments that he claimed under the direct debit guarantee scheme. He complains about poor customer service too.

What happened

Mr S has an account with Chase.

Mr S contacted Chase in February 2025 saying that he wished to claim back three direct debit payments that had left his account between 30 August 2024 and 30 October 2024. He said he was never informed of the details of the debits in question. He says Chase's agents kept on asking him for more information – proof that he'd not been informed of the date when the amounts would be deducted and / or the amounts – and appeared to be confused. He also says Chase refused to refund him. He complained about each of Chase's failings.

Chase says it investigated the complaints Mr S made and agreed that one of its agents had provided unclear information about timescales. Chase agreed to pay Mr S £25 in compensation in relation to this. Chase didn't accept, however, that it had handled Mr S's direct debit guarantee claim unfairly saying that it needed evidence before submitting a claim and he hadn't provided this. Mr S was unhappy with Chase's response – including the time Chase has said it would take to respond – and so complained to our service. Following our involvement Chase offered an additional £50 in compensation for inconvenience that Mr S had been caused as a result of missed callbacks.

One of our investigators looked into Mr S's complaint. Having done so – and having obtained information from the third party to whom the payments had been made – our investigator didn't think Chase had acted unfairly or unreasonably when it asked for additional information. They also thought that the additional compensation Chase had offered was fair. Mr S disagreed and asked for his complaint to be referred to an ombudsman. 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.

I can see that Mr S contacted Chase to claim just over £9,000 under the direct debit guarantee scheme. He told Chase – when asked – that the third party to whom the three payments in question had gone hadn't notified him of the payment amounts or dates and that this meant he was entitled to an immediate refund. Chase asked Mr S for additional information / evidence which he declined to give saying he didn't need to provide any more. I don't agree, for the reasons our investigator has already given. I'll explain why.

In this case, given the amounts involved, I don't think it was unfair or unreasonable of Chase to ask for additional information / evidence before submitting a claim. Following our involvement, we contacted the third party in question, and they sent us a copy of:

- a) a car finance agreement that Mr S had entered into; and
- b) correspondence showing that Mr S was notified in advance of amounts that would be debited from his account in August, September and October 2024 and the dates on which these amounts would be debited.

I cannot, therefore, say that Chase handled Mr S's claim unfairly.

Putting things right

Chase has offered £50 in compensation for missed call-backs which is, in my opinion, more than fair. So, that's the only award I'm going to make in relation to Mr S's complaints.

My final decision

J.P. Morgan Europe Limited trading as Chase has already made an offer to pay £50 to settle the complaint and I think this offer is fair in all the circumstances.

So my decision is that J.P. Morgan Europe Limited trading as Chase should pay £50.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S to accept or reject my decision before 18 December 2025.

Nicolas Atkinson
Ombudsman