

## **The complaint**

Mrs A is unhappy with J P Morgan Europe Limited trading as Chase.

Mrs A couldn't pass security when she called Chase to block her card after it had been stolen. She didn't feel the security questions were appropriate because this is an online account and normally she would take actions through her app. Mrs A said she should be compensated for the problems caused by Chase.

## **What happened**

Mrs A suffered a theft during which her phone, bank card and cash were stolen. This was understandably traumatic for Mrs A. Even though she was in a state of shock she was wanted to get her cards blocked and contacted Chase.

Mrs A borrowed a phone while she was still in the street after the items had been stolen. She felt she received a really poor service from Chase. Calls got cut off, Mrs A couldn't remember her account balance or a recent transaction. But she was clear that she wanted to stop her account suffering fraudulent transactions. Mrs A said she also had to make further calls to find out if anyone had used her card and to order a replacement card. Mrs A liked to use this card when travelling abroad and she was going away shortly after this theft. But she didn't get a replacement card in time. Mrs A felt traumatised by the events.

Chase said it partially accepted the complaint. It said as Mrs A didn't have her phone it could have been hard to know account balances, etc. It offered Mrs A £50 compensation for the distress and inconvenience caused. But it said it made no bank error in the authentication process.

Mrs A remained unhappy and brought her complaint to this service.

Our investigator upheld the complaint. She noted Mrs A made several phone calls on the day her phone and card were stolen. She said the delay in sending a new card was unreasonable. She said Mrs A did eventually on one of these calls manage to pass security. Whereas Chase had claimed Mrs A didn't manage this until several days later and it claimed this was why the replacement card took longer to reach her. Our investigator said as the call on 1 March 2025 gave the clear indication security had been passed there was no reason why a replacement card couldn't be issued at that point. She didn't accept it was fair for Chase to leave it until numerous further discussions had taken place and Chase did issue a new card on 7 March 2025. Our investigator said Chase should pay a further £100 compensation for the delay and inconvenience this caused Mrs A as this was the card she used while she was away travelling.

Mrs A accepted this, but Chase never responded so the complaint was 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.

There's no doubt this was a traumatic time for Mrs A when the incident occurred. And I can completely understand why she felt one of the most important things to do in the aftermath of the theft was to make sure she blocked her cards to protect herself and Chase.

And I can understand while she was in shock that certain answers to certain questions would be a little harder to immediately answer. So, I take her point about having alternative questions that might make it a little easier. In her case Mrs A doesn't use the account all that often in the UK, was unable to interact with the app due to her phone being stolen, but was clearly looking to resolve an already difficult situation. I do think Chase could give Mrs A's point some consideration.

Mrs A had contacted the police, and no doubt had other organisations she needed to contact at the same time as she was contacting Chase. It clearly was a particular set of circumstances that Mrs A was caught up in and Chase could have been more helpful. I accept as Mrs A doesn't use the account all the time that may have made this situation unusual for Chase, but you would hope it would be able to go to other memorable information (as suggested by Mrs A) to allow immediate action to follow.

But action did occur due to Mrs A's persistence, and she was able to get the account blocked and find her way through the security requirements. And it's a pity the replacement card arrangements weren't dealt with at the same time. I'd have thought that would be the next logical step in putting a customer back in the position they were prior to the situation occurring.

I appreciate that Chase did offer the £50 in an attempt to resolve the matter. But I think the problems Mrs A encountered, the delay in dealing with the urgent request for a new replacement card, and the general impact on Mrs A at an already stressful time do justify the increase in compensation by a further £100.

I don't know if Chase has already paid the original £50 to Mrs A but either way it should make sure the total compensation of £150 should be paid to Mrs A as soon as possible.

### **Putting things right**

- Pay a further £100 compensation for the distress and inconvenience caused on top of the £50 already offered.

### **My final decision**

I uphold this complaint.

I require J P Morgan Europe Limited trading as Chase to:

- Pay a further £100 compensation for the distress and inconvenience caused on top of the £50 already offered.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs A to accept or reject my decision before 28 October 2025.

John Quinlan  
**Ombudsman**