

The complaint

Miss M complains J.P. Morgan Europe Limited trading as Chase didn't provide clear information when handling her payment request. She says that this resulted in significant trouble and upset, warranting compensation.

What happened

A summary of what happened is below.

Miss M was due to be completing on a property purchase on Monday 31 March 2025 and needed to ensure she'd sent her solicitor just over £578,000 in time for that. She contacted Chase on Friday 28 March as she'd been unable to make the payment online as there was a payment limit of £25,000.

Chase suggested Miss M could increase her daily limit for each of the days (Friday, Saturday and Sunday) to £200,000 but these would need to be approved. The first request was referred for approval and Miss M sent £200,000 successfully. Chase offered to raise two more requests for approval in relation to the Saturday and Sunday. Miss M also said she'd be in touch about this.

Miss M contacted Chase to confirm the limit increase for the Sunday. However, she couldn't then make the transfer. An agent on the app looked into the situation and said her request was still awaiting approval and requests made after 14:00 hours on Fridays and weekends can take until the next working day, which here would be the Monday.

Miss M expressed concern that she hadn't been made aware of this and she'd been clear that a delay in making the payments could delay her completion and cost her an additional £2,500 stamp duty. She felt anxious and upset and said she needed the issue resolving. An agent logged a complaint and said they'd liaise with the payment team in view of the urgency and offered £15 for any inconvenience. Miss M rejected the amount.

Fortunately, the payments arrived with Miss M's solicitor by the Monday, allowing her to complete the same day. However, she remained unhappy with how Chase had handled things, highlighting she'd been careful to explain the urgency of the payments, and the potential consequences. She added that she'd checked with it to ensure there wouldn't be any problems and had been assured the payments would be made.

Chase reviewed the complaint but didn't think it had made an error. It understood the importance of completing the payments before the due date. But was satisfied the relevant team had given Miss M the necessary information and set the expectation that any payment request made on a Friday and weekend may result in the limit change decision being delayed until the next business day. Therefore, it would be declining compensation.

Dissatisfied, Miss M contacted us, and an investigator didn't uphold the complaint. They were satisfied Chase had sent Miss M a message after she'd spoken to it on the Friday, which made it clear that payment approvals could be delayed until the next business day.

Miss M didn't accept the outcome. She said, there was an assumption that she had been warned on 28 March that weekend limit increase requests might not be processed until Monday. She had the full transcript of her chat with Chase, and it clearly showed no such warning had been given. She'd been reassured that her payment limit would be increased on Saturday and Sunday.

When an agreement couldn't be reached, the case was referred for a 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.

In line with the nature of our informal service, I will address what I consider are the key issues to reach a fair resolution. This means I might not comment on everything, though I have read all of the submissions as part of my review. I'm sorry to disappoint Miss M but I'm not upholding this complaint. I'll explain why.

Miss M says she wasn't told payment approval requests made on weekends might not go through until the next business day, but Chase has sent us evidence that it sent her a message at 10:46am and 10:47am on the Friday about this. So, I think she was on notice that approvals could take until the Monday. It's possible that she may not have seen this or paid much attention to it, but that doesn't mean it wasn't sent. From what I've seen, Chase tried to be helpful, understanding the need to get money to her solicitor quickly and fortunately, the funds did get to their destination and didn't delay completion.

Miss M has described feeling anxious and upset but I don't think that's down to Chase. She knew completion was due on Monday. So, in contacting Chase about this on the Friday, it has to be acknowledged that time was already tight, which is one of the reasons why many solicitors suggest funds are sent at least two to three business days before they are required, in case there are any issues.

I'm sorry but all things considered and having weighed everything, I haven't found Chase made a mistake. Therefore, I won't be requiring it to take any action to resolve the complaint.

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 Miss M to accept or reject my decision before 24 December 2025.

Sarita Taylor
Ombudsman