

The complaint

Mr S complains about J.P. Morgan Europe Limited trading as Chase after he was unable to access the Chase mobile banking app

What happened

Mr S wanted to access the Chase mobile banking app in order to make payments and manage his account. When he did so, he received an error message which he was unable to resolve by restarting the app and resetting his connection.

After Mr S spoke to Chase, and he provided screenshots showing the error messages, he was told that he would be contacted by its dedicated support team in order to restore access to the app. He then received an email asking him to call Chase, which he did. He was then told again that the troubleshooting team would contact him.

After two days, his access to the app was restored, without the assistance of the Chase troubleshooters. Mr S complained to Chase about the way this had been handled. He said that being unable to access the app had meant he couldn't make payments.

Chase initially offered £15 compensation to Mr S, but after he referred his complaint to our service, offered a further £60, making £75 in total, to recognise the inconvenience he'd suffered. Our investigator thought this was a fair offer, but Mr S disagreed and asked for an ombudsman's 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 should start here by saying that I accept occasional technical faults will occur which could restrict access to mobile banking apps. What I'd expect to happen in that situation is that, when Chase is made aware of the issue, it needs to seek to resolve the issue, assist its customers and not cause additional inconvenience.

It's clear that Mr S did make Chase aware of the access issues, and it went through an initial process to try and resolve these. When that didn't work, Chase, not unreasonably, said it would need to be referred to a dedicated team to try and resolve. Up to that point, I can't say Chase did anything wrong. While it would have been frustrating to have no access to the app, Chase had tried to resolve it and then referred it to technical specialists to seek to resolve.

What happened after that point did indicate a level of poor service on Chase's part. It isn't disputed that despite being told the troubleshooting team would contact him, Mr S received an email asking him to call. Not unreasonably, he did so, as he would have been hoping that this would resolve the issue. However, he was again told the troubleshooting team would contact him, although no timescale was given for this. Eventually, Mr S was able to resolve the access issue without the further assistance of Chase's technical support.

I understand Mr S's frustration at being unable to access the app over a period of several days, but as I've said, technical issues will occur on occasion. I do agree, however, that additional frustration and inconvenience was caused, particularly when Chase asked him to call for no obvious reason and with no resolution being available.

When it was established that Chase had asked Mr S to call without having a resolution in place, I think it would have been appropriate to give Mr S a timescale for the support team to contact him, or even offer for them to contact him immediately. That would have acknowledged the inconvenience he'd experienced, as well as seeking to resolve the access to the app which was ongoing and the underlying reason for his contact with Chase.

However, Chase has now acknowledged there were failings in the service provided to Mr S. As I've said, the technical issue itself isn't something which I think Chase needs to provide compensation for, as the lack of access wasn't prolonged and there was no obvious delay to the issue being resolved (indeed, it didn't require the intervention of the troubleshooting team so would seem to have been a transient issue with an unknown cause).

I'm also satisfied Chase sought to resolve the issue during calls with Mr S, although unfortunately without success. I think the £75 in total offered recognises the impact of its errors, namely the additional calls made by Mr S and the confusion caused by asking him to call when he didn't need to.

My final decision

The offer of £75 compensation in total (made up of the £15 originally offered and the £60 offered after Mr S referred the complaint to our service) by J.P. Morgan Europe Limited trading as Chase is fair.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S to accept or reject my decision before 31 December 2025.

Ben Williams
Ombudsman