

The complaint

Mr W complains J.P. Morgan Europe Limited trading as Chase declined several payments he wanted to make meaning he lost out on financial returns.

What happened

Mr W has an account with Chase with a debit card. He's told us that he has problems with gambling and that he sometimes activates the gambling block on his account. He's told us that this block was off at the time of this complaint.

Mr W says he made several payments on 23 July 2025 that were successful and then made further payments that were declined. He says that Chase didn't decline the further payments straightaway – only after several hours. He says that the delay meant he was unable to place several bets that went on to win. He complained to Chase saying that its actions meant he had lost out.

Chase looked into Mr W's complaint and said that it had done nothing wrong blocking the payments and that it had called him to check the declined payments were genuine but the call got disconnected. Because of this Chase said it had done nothing wrong not allowing the declined payments to go through. Mr W was unhappy with Chase's response and so complained to our service.

One of our investigators looked into Mr W's complaint but didn't recommend that it be upheld. Mr W wasn't happy with our investigator's recommendation and asked for his complaint to be referred to an ombudsman for a decision. 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 Mr W has questioned why Chase started declining his payments – he's pointed out that earlier payments were allowed to go through and that Chase took several hours to say that it had concerns. He's also pointed out that he had enough funds and hadn't gone over his daily limit. I can understand why Mr W feels this way – he makes sound points. I can, however, also understand why Chase's systems flagged the further payments as concerning and why, therefore, Chase reached out to check that they were genuine. I don't agree that Chase acted unfairly or unreasonably when it did so.

I can see that Chase and Mr W spoke on the telephone but that the call disconnected before Chase was able to confirm whether or not the payments that had been flagged were genuine. Chase has accepted that someone should have called Mr W back, but even if they'd done so I agree with our investigator that this wouldn't have made a difference. I say that because it's clear from the evidence that Mr W was already at the venue where he was betting on races and it was extremely noisy to the extent that a phone call wasn't an option.

Based on everything I've just said, I agree with our investigator that Chase didn't do anything wrong and that it wouldn't be fair to hold it liable for the losses Mr W is claiming.

My final decision

My final decision is that I'm not upholding this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr W to accept or reject my decision before 11 February 2026.

Nicolas Atkinson
Ombudsman