

The complaint

Miss H complains about the service she received from J.P. Morgan Europe Limited trading as Chase (“Chase”) when she contacted it about undertaking a name change on her account. Miss H is unhappy that Chase didn’t notify her until after she had started the process that if her app got locked after the name change, she would need updated ID with her new name to get the account unlocked. This resulted in Miss H cancelling the name change and transferring her balance out of her Chase account due to her concerns about being locked out of her app.

What happened

On 4 June 2025 Miss H contacted Chase via web chat to action a name change from her maiden name to her married name on her account and attached her marriage certificate as evidence. Chase also requested tax identification and informed Miss H that the request had been raised, and the relevant team would be in touch once there was an update.

Chase contacted Miss H on 6 June and advised the details and document she’d provided had been submitted for validation and once confirmed they would be able to proceed with the name change and contact her to give an update. At the same time Chase informed Miss H that if she got locked out of her app after a name is updated she would need to present a valid ID, such as a passport or driving license that shows her new name to regain access.

Miss H responded asking whether she should wait to complete the name change until her license arrives which Chase confirmed and so Miss H asked Chase to wait and then later sent a further message asking Chase to cancel the name change as she didn’t have a new ID yet. Chase confirmed it had left a note on the case in order to notify the relevant team of this.

A few minutes later Miss H raised a complaint that Chase hadn’t made her aware that ID with the new name is required to regain access to the app and that shouldn’t have been mentioned after she’d already started the process of changing her name. Miss H stated that she’d just moved the bulk of her money (£2,900) out of Chase in case she got locked out of the app as it wasn’t listed online ID being a necessary document when making the change in name.

Chase informed Miss H a few minutes later that the process hadn’t started yet and won’t start without necessary documentation and that her name hadn’t changed.

Miss H thanked them for confirming but still wished to raise a complaint so this information could be made for future customers and explained she could’ve missed that information as it doesn’t list new ID as being required to make the name change online.

Chase reached out to Miss H on 7 June regarding her complaint and Miss H advised she was on vacation abroad and so didn’t have access to calling internationally. As a resolution she asked Chase update its information on its website regarding proof of name change and

some kind of compensation for the distress and inconvenience after she panicked and had to move her funds.

Miss H returned her funds to her chase account on 19 June when it was clear she wasn't losing access to her account.

Chase reached out again to Miss H on 28 June to discuss her complaint but received no response and so a second message was sent out on 30 June advising it would call shortly. Chase tried calling Miss H but wasn't able to get hold of her.

Chase didn't uphold Miss H's complaint. It explained that the information provided on its app and website were correct and that submitting ID is a regular practise if you are locked out of the app for any reason you must submit valid ID for regaining access that reflects your current name and that this isn't linked to its name change process. Chase confirmed Miss H had now been closed and that its final response letter was available to view on its app.

Miss H contacted Chase in response, but as it had already sent its final response to her complaint she was referred to this service.

Miss H says due to Chase not informing her from the outset she'd need updated ID to unlock her app following a name change she didn't have the confidence that Chase's communication was effective across all its teams and so was left with no option but to transfer out her funds.

Miss H is unhappy that despite notifying Chase she was abroad and uncontactable by phone it still attempted to contact her to discuss the outcome of her complaint when she was abroad. Miss H believes Chase should've asked her when she would be back and available to discuss her complaint. Miss H wants Chase to compensate her for the lost interest incurred due to her having to move her funds and for the distress and inconvenience this caused.

One of our investigators looked into Miss H's concerns but didn't agree Chase had made an error in not informing Miss H from the outset that if her account became locked it would require ID in her new name to regain access as the process for changing name had not yet started and had only been referred to the relevant team. Furthermore, they didn't agree there was a need for Miss H to transfer her funds out because if for some reason her account became locked as she could gain access again using her previous ID and maiden name and Chase had made her suitably aware that there would be no issue with her account.

Furthermore, there was no indication that Miss H's app would be locked as a result of a name change as Chase confirmed this generally happens when reinstalling the app, when there is a device change or resetting a passcode.

They didn't think Chase had done anything wrong in trying to contact Miss H in the way that it did as it wasn't aware how long she was abroad for and it was only following 30 June that it was made aware of the reason for her trip abroad. They explained that Chase have regulatory obligations which they had to meet and so had done nothing wrong in referring Miss H to this service.

Miss H disagreed. Miss H says Chase failed to give her reasonable notice that following a name change her account couldn't be unlocked without providing her updated ID and only told her the process for the name change hadn't been started after she raised her complaint.

And so Miss H has 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.

And having considered everything I'm in agreement with our investigator and don't think there is anything much more of use I can add.

This service doesn't supervise, regulate or discipline the businesses we cover. And my role isn't to punish or penalise businesses for their performance or behaviour – that's the role of the regulator, in this case the Financial Conduct Authority. So I can't look at Chase's internal complaints procedures or processes regarding a name change and tell it what it must do and even if it was in this service's power to do so, as complaint handling isn't a regulated activity, we wouldn't be able to look at Miss H's complaint if it solely related to this.

My role rather is to look at problems that Miss H has experienced and see if Chase has done anything wrong or treated her unfairly. If it has, I'd seek to put Miss H back in the position she would've been in if the mistakes hadn't happened. And I may award compensation that I think is fair and reasonable.

So what I need to decide is whether Chase did anything wrong when it was only *after* she requested a name change that it informed her she'd need ID in her new name should her account or app become locked.

And having considered everything carefully I don't think it did. I say this as the documents one is required to submit for a legal name change and to verify your identity for security purposes are different as is the process and as such both are listed separately in its app and on its website.

I accept that there will be times - as in this case - where a customer may have the necessary document to implement a name change but might not have the ID necessary to verify their ID with their new name. But that isn't due to any error or mistake on Chase's part as they are two separate processes. It simply wouldn't be correct to say Miss H must have her ID updated in her new name before she could change her name on her account.

I appreciate Miss H wasn't aware of this prior to requesting the name change and that this information could be communicated in one place. But Chase did inform her of this before it proceeded with her request as well as suggesting she wait. So I don't think Chase have made an error or treated Miss H unfairly here.

I also appreciate that Miss H had concerns that her request to cancel the name change hadn't been acknowledged and there was a possibility that she could be come locked out of her account and so to mitigate this transferred her funds out of her account with Chase.

But she'd already confirmed with Chase that she wished to wait and sent a further message asking it to cancel the name change. And Chase responded by confirming it had left a note on the case notifying the relevant team of her request which I think was sufficient acknowledgement of this.

But then despite this Miss H a few minutes later - in what I consider was a knee jerk reaction on her behalf - transferred her funds anyway and raised a complaint. At which point Chase confirmed the name change hadn't started yet and that it won't start without the necessary documentation.

So I don't agree that it was necessary for Miss H to transfer her funds as Chase had already acknowledged her request to stop the name change and I don't think it would be fair to penalise Chase for something that didn't happen or insinuate that it would fail in her request before giving it a chance.

And even if it hadn't stopped the name change going ahead there was no indication that there was a possibility that she would become locked out of her Chase banking app due to this. Indeed, Chase have confirmed that this only generally happens when reinstalling the app, when there is a device change or resetting a passcode.

In any case Miss H's name wasn't changed and she wasn't locked out of her app and so I can't see any reason why she couldn't transfer her funds back to Chase sooner than she did.

So on this basis, I don't think Chase is responsible for any lost interest due to Miss H transferring her funds out of Chase as this was entirely her own choice.

Furthermore, although - as I've explained above complaint handling isn't a regulated activity - I don't agree that Chase treated Miss H unfairly in how it handled her complaint. I appreciate Miss H had told Chase that she was uncontactable by phone and abroad, but she gave no indication of how long this would be for or inform it of any extenuating circumstances when it tried to contact her three weeks later to discuss her complaint.

And when it wasn't able to get a response online or by phone, I don't think it did anything wrong in issuing a final decision, closing her complaint and referring her to this service going forward. Chase had given her an answer, has regulatory obligations it had to meet and it had come to the end of its process.

And so it follows because I don't think Chase have made an error or treated Miss H unfairly, I do not uphold this complaint.

My final decision

For the reasons I've explained, I do not uphold Miss H's complaint against J.P. Morgan Europe Limited.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss H to accept or reject my decision before 2 January 2026.

Caroline Davies
Ombudsman