

The complaint

Miss B complains about J.P. Morgan Europe Limited trading as Chase's handling of a disputed transaction claim and subsequent complaint.

What happened

Miss B contacted Chase in September 2025 to enquire about raising a claim about a transaction she was looking to dispute. Chase took some initial details to consider the claim under the chargeback process.

Miss B complained to Chase about its handling of the claim before an outcome was provided; and then raised further concerns with its handling of her complaint.

Unhappy with Chase's response to her complaint, Miss B referred to our service.

One of our investigators reviewed Miss B's complaint. He considered Chase's handling and outcome of the claim, as well as the level of customer service Miss B had received. He concluded that Chase's handling and outcome of the claim wasn't unreasonable. Our investigator went on to say that complaint handling isn't a regulated activity; so, he didn't consider this aspect.

Chase didn't respond to our investigator's view; Miss B responded and didn't agree. In summary, she maintained her arguments and said:

- Her complaint has always been about Chase's level of customer service relating to its handling of the claim and her complaint; and that it isn't about the outcome of the claim itself.
- Chase's service failings were significant and caused her avoidable distress and inconvenience.
- Complaint handling is something the ombudsman service can consider.
- She is looking for compensation to reflect Chase's poor handling of the claim and complaint.

Miss B asked for an ombudsman's review, so the complaint has been passed to me to decide.

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.

The information in this case is well known to Miss B and Chase, so I don't intend to repeat it in detail here. I'd like to assure both parties I've carefully reviewed everything available to me even though I may not have commented on it. I've purposely taken this approach because I've focused my decision on what I consider to be the key points of this complaint. I don't mean to be discourteous to Miss B or Chase by taking this approach, but this simply reflects the informal nature of our service.

I acknowledge Miss B's position that this complaint is not about Chase's outcome of her claim; but rather the level of customer service she received during its handling of the claim and her subsequent complaint.

As such I don't intend to comment on Chase's outcome to Miss B's claim in detail, except to say that for the avoidance of doubt I agree with our investigator's findings that its outcome appears reasonable, for broadly the same reasons.

I've therefore gone on to focus my review on the level of service Miss B received during Chase's handling of her claim and the subsequent complaint that was made. I've set out my findings below under separate headings.

Chase's handling of Miss B's claim

Miss B has said she feels that her time has been wasted as she was initially told her claim had grounds, only to be told some three weeks later by Chase that it wouldn't progress the claim through the chargeback process as the evidence provided didn't reasonably support a successful claim. Miss B has said she provided Chase with the necessary information for it to have told her this from the outset, and to have prevented her wasting her time.

I've reviewed the chat history provided by both Miss B and Chase. Where parts of the chat history are missing in Miss B's submissions, I've been able to consider the whole conversation from Chase's submissions.

When Miss B contacted Chase on 14 September 2025 to initially discuss her dispute the representative suggested she engage with the merchant to obtain further information and try to resolve her dispute directly. I consider this information provided by the Chase representative was reasonable, given that under the chargeback claim process a consumer must provide evidence that they've initially tried to resolve their dispute directly with the merchant, before a claim can be further considered. When Miss B didn't receive her desired outcome from the merchant, she returned to Chase.

During the further conversation a Chase representative asked Miss B about the merchant's terms and conditions around cancellation, and Miss B said *"I think it's 24 hours. But surely there is some way I can at least try [to] get something back as I used my credit card and the rules for that is once it's applied a cash back [sic] can be issued?"*

The Chase representative confirmed they could raise a dispute as Miss B didn't receive the service that was purchased due to personal circumstances she'd made it aware of. They also said they'd reviewed the merchant's website, and it appeared that cancellation timeframes differ for different providers on the merchant's platform. I therefore consider the differing cancellation terms was something that would be beneficial for Chase to have looked to review, to see if the merchant had reasonably applied these when declining Miss B's refund. The representative also confirmed that the relevant team would need to confirm more details about the dispute, and checked Miss B's preferred communication method.

I don't consider Miss B was provided with information which confirmed, or misled her to believe, her dispute would succeed. Ultimately the claim was being logged for Chase to begin an investigation. I'm also satisfied that Chase didn't have all of the necessary information, and reasonably so at this initial stage, to have told Miss B that her claim wouldn't be likely to succeed.

I also consider Miss B's comments suggested even though she believed she was outside of the relevant terms and conditions for receiving a refund, that she was keen to look to pursue any avenue to recover at least some of the transaction.

So, I don't think it was unreasonable that the Chase representative took some initial details to set up a claim for Miss B.

Miss B says Chase didn't update her or deal with her claim within reasonable timescales.

I've seen when the claim was initially raised the Chase representative informed Miss B that *"At this time we don't have any timeframe for disputes as we need to make sure that everything is being covered as it involves back and forth communication with the seller/merchant. You'll also get a notification once the dispute has been completed"*. So, no expectation was provided about timescales for an update or outcome to the dispute.

Miss B contacted Chase two days later enquiring about interest that would be applied to her credit card balance for the transaction that was being disputed. The Chase representative confirmed *"I can see we have frozen your interest for this transaction while this is being investigated."* They went on to tell Miss B that she would receive a further update within the next seven to ten working days.

Miss B went on to further contact Chase on a number of occasions, all within the latest ten working day timescale Chase had already set out for its further contact. Miss B's reasons for contact were to chase updates on the claim and enquire again about whether interest would be applied to this balance. Miss B became frustrated with Chase's lack of updates and apparent progress with her claim; but as I've set out above the latest timescale for Chase to contact her hadn't yet passed; and in any event Miss B had previously been told that interest on this transaction would be frozen until the outcome of the claim was provided. So, I don't consider it unreasonable that Chase hadn't reached out to Miss B earlier with an update or with any other information about the claim.

Within the latest ten working day timeframe Chase contacted Miss B and requested some further information to support its consideration of the claim. Miss B said this information had previously been provided when she initially raised the dispute; however, having reviewed details of the information request I'm satisfied it was requesting additional information than had initially been provided, including documentary evidence. So, I don't consider this request was unreasonable or was wholly a duplicate of information Miss B had previously provided.

I note that Miss B complained about Chase's handling of the dispute at this point, and that Miss B's claim wasn't pursued further given the lack of supporting evidence, which I've not considered in detail for the reasons set out above.

So, taking all of the above into account I haven't seen anything to suggest Chase acted unreasonably in its handling of Miss B's claim.

Chase's handling of Miss B's complaint

Our investigator told Miss B that complaint handling isn't a regulated activity, and as such that they couldn't consider any details relating to Chase's handling or outcome of her complaint. I do note that in any event they provided Miss B with details about awards for non-financial loss, taken from our website; and said that even if they were able to consider the complaint handling, they didn't think a payment of compensation would be warranted as they hadn't seen anything to suggest Chase's handling of the complaint had been unreasonable.

While our investigator is correct in saying that complaint handling itself as a standalone event isn't a regulated activity; when ancillary to a complaint about a regulated activity which is still in dispute, our service generally has the power to consider it.

As such, given Miss B's underlying complaint is about Chase's handling of her claim, which concerns events relating to a regulated activity, it follows that I can consider her concerns about its handling of her complaint.

Having said that I'm in agreement with our investigator, as I too haven't seen anything to persuade me that Chase's handling of her complaint was unreasonable, and that a compensatory payment for distress or inconvenience is warranted.

I say this because as our investigator set out, it isn't unreasonable to expect some minor level of inconvenience or distress when dealing with financial businesses, especially in the course of a complaint process.

In the individual details here, while Miss B was told by a Chase representative that she would be provided with a phone call "*within the next few minutes*", she was called by a Chase representative within around an hour of this message, where details of her complaint were logged. While an expectation was set around the time for the phone call, I don't consider it unreasonable to the extent that compensation is warranted that the phone call was received around an hour later.

I note that in dealing with Miss B's complaint that Chase both acknowledged it and provided her with its outcome within the regulatory timescales. Miss B has said she didn't receive the acknowledgement, but on balance I'm persuaded it's more likely than not, based on the evidence I've seen, that Chase did provide an acknowledgment to Miss B's complaint on the same day it was logged.

I acknowledge Miss B chased for updates on the outcome of her complaint; however, the outcome was ultimately delivered within the regulatory timescales Chase needed to adhere to, and at no point was Miss B given the expectation that it would be received sooner. I've seen that following a phone call with the Chase representative the written outcome of the complaint was provided the following day.

While I acknowledge Miss B contacted Chase after the complaint outcome phone call, to request the written receipt of its outcome, she was informed that this would be provided the following day; and I've seen it was sent to her the next day. It appears Miss B was looking to obtain the written response in order to refer her complaint to our service for review. While I can accept it would have been frustrating that this response wasn't received directly following the phone call, I've seen that Miss B did refer her complaint to our service the following day, once it was received. So, I'm not persuaded that the short delay in Miss B referring her complaint to our service reasonably warrants compensation; especially when Miss B could have engaged with our service and logged her complaint without Chase's written response.

Summary

It's clear from the correspondence within this case that Miss B was keen to receive timely updates and an outcome to her claim, and latterly a timely conclusion to her complaint about the level of service she'd received. But based on my findings above, I've not seen anything to suggest Chase's handling of her claim or subsequent complaint was unreasonable.

So, it therefore follows I'm not directing Chase to take any further action in resolution of this complaint.

My final decision

My final decision is that I don't uphold Miss B's complaint about J.P. Morgan Europe Limited trading as Chase.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss B to accept or reject my decision before 30 April 2026.

Richard Turner
Ombudsman