

## **The complaint**

Mrs L complains that J.P. Morgan Europe Limited trading as Chase discriminated against her by refusing her a boosted savings account.

## **What happened**

Mrs L holds a saving account with Chase. In April 2025, some of her family members were sent a marketing email, thanking them for their custom and inviting them to open a boosted savings account.

Mrs L then contacted Chase to find out why she wasn't sent a similar offer and said she would like to take advantage of it. In response, Chase explained she wasn't eligible for this particular promotion or account based on their internal criteria, but there would be other offers made available to her in the future. They also paid her £50 compensation to reflect a delay in responding to her complaint.

Mrs L didn't think this was fair, so she complained to our service. She said Chase should offer her the same savings account as her family members or tell her the exact reason she was excluded. She also said their refusal to do so was a form of discrimination.

An investigator then looked into the matter but didn't uphold it. She said Chase weren't obligated to offer everyone the same account. They had shared the criteria they applied for this specific account with her, and it was clear Mrs L didn't meet the requirements. She also explained that this information is commercially sensitive, so Chase had asked her not to disclose it. Overall, she acknowledged Mrs L's disappointment, but she didn't think Chase had done anything wrong.

Mrs L then requested a decision as she remained unhappy. She said she felt obligated to escalate the complaint on behalf of all of Chase's customers who had also been excluded and discriminated against because of this promotional offer.

So, I've considered the complaint afresh.

## **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.

Having done so, I agree with the investigator's outcome for the following reasons:

- I'm aware Mrs L feels this issue impacts more people than just herself. In reaching this decision, however, I have only considered her specific complaint. If Mrs L is concerned about the way Chase operates more generally or is regulated, she will need to direct those concerns to the Financial Conduct Authority (FCA). My role in considering this complaint is focussed on deciding what is fair and reasonable in all the circumstances. It's not to say whether a business has acted unlawfully or not – as that's a matter for the Courts.

- Chase like all banks are free to make commercial decisions about how they operate their business. This includes deciding what products they would like to offer new and existing customers, the promotions they would like to run and setting their own account eligibility criteria. They do not have to offer a savings account to everyone or treat all of their customers the same. However, I would expect Chase to treat everyone fairly. If they decline to open an account, as is the case here, they should therefore be able to justify that decision to our service.
- As indicated above, it isn't my place to tell Chase what the eligibility criteria should be for any of their accounts. However, I have carefully reviewed the criteria they decided to apply here to see if Mrs L was treated fairly. Having done so, I haven't seen anything which suggest their criteria is discriminatory, unlawful or unfair. I'm also satisfied that Chase's decision not to offer Mrs L the account was based on their strict application of this criteria. This means, Chase have treated her in the same way as all of their other customers in the same position. So, she hasn't been treated differently or unfairly singled out.
- Mrs L feels strongly that Chase should share their eligibility criteria with her, and I do understand why she thinks this would be helpful. However, Chase have asked us not to do so as they feel it is commercially sensitive. This isn't an unusual request and having reviewed what they have shared with me, I don't think it's unreasonable. It may also help Mrs L to know, The Financial Conduct Authority's Dispute Resolution: Complaints Sourcebook ('DISP'), which sets out how complaints should be handled, says at DISP 3.5.9 (2) and 3.5.10 that our service can accept certain information in confidence, as is the case here.
- I appreciate this isn't the outcome Mrs L was hoping to achieve from her complaint. However, I do hope it gives her at least some reassurance to know, I have reviewed everything that's happened and I'm satisfied she wasn't treated unfairly.

### **My final decision**

My final decision is I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs L to accept or reject my decision before 17 March 2026.

Claire Greene  
**Ombudsman**