

The complaint

Mr M complains J.P. Morgan Europe Limited trading as Chase stopped him withdrawing money from an ATM whilst he was abroad and then provided extremely poor service when he questioned what had happened and when he complained.

What happened

Mr M has an account with Chase with a debit card.

Mr M says he was abroad on 2 July 2025 when he attempted to withdraw approximately £240 from an ATM. He says his attempt failed – and that the ATM said he'd exceeded his withdrawal limit. He contacted Chase as he says he needed to make an urgent payment. He says Chase's responses weren't helpful, and that he and his daughter ended up going through a terrible ordeal as a result of him not being able to make the withdrawal. Ultimately, he complained.

Chase looked into Mr M's complaint and said that the issue he'd had appeared to be with the ATM as it had no record of his attempt to withdraw money on its system. It offered him £25 in compensation and closed his complaint. Chase subsequently re-opened Mr M's complaint – after he'd got in touch to say he'd heard nothing about his complaint – and ultimately offered an additional £250 in compensation for the poor service he'd received throughout, including the poor way his complaint was dealt with. Mr M was very unhappy with Chase's response and the way it had handled his concerns. He complained to our service saying there had been over 100 service failures on Chase's part and that he'd spent over 150 hours dealing with the issues he experienced. He asked us for over £8,000 in compensation amongst other things.

One of our investigators looked into Mr M's complaint. Having done so, they didn't recommend that Chase needed to do more as they felt the compensation it had paid was fair. Mr M was unhappy with our investigator's recommendation and the level of investigation they'd done. He 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.

Mr M has told Chase – and has told us – what happened to him and his daughter, and the impact this had on them and their holiday, as a result of not being able to withdraw money from the ATM at the heart of this dispute. I've considered what he's told us carefully. It wouldn't, however, be fair of me to hold Chase liable for what Mr M has told us unless and until I'm satisfied that Chase is responsible for the problems he had withdrawing money from the ATM at the heart of this dispute.

Having looked at all of the evidence, including the photo that Mr M took of what he says he saw on the ATM's screen, I'm satisfied that no attempts to withdraw money made their way through to Chase. That means, as Chase has already explained, that something more likely than not went wrong earlier on in the process. Or, to put it another way, something more likely than not went wrong before Chase became involved. Because of this, I'm satisfied that it wouldn't be fair to make Chase liable for the impacts that Mr M has mentioned.

I can see that Mr M had to spend a lot more time raising his complaint and getting his concerns addressed than he should have done. Chase has accepted this. In particular, it has accepted:

- a) that Mr M's complaint was initially closed without him being told;
- b) that he was promised callbacks on multiple occasions that he didn't receive; and
- c) that he received poor service in the in-app chat function.

I'm satisfied that Chase has paid Mr M £275 in compensation (in two separate payments, one of £25 and one of £250) in relation to the impact of these failures. Having regard to our approach to compensation, and the impact that the failings above had on Mr M, I agree with our investigator that the amount Chase has paid is fair. I'm not, therefore, going to ask Chase to do more meaning I'm also not going to be upholding this complaint. I appreciate that Mr M feels Chase could have done more to investigate what happened when he tried to make the ATM withdrawal and that he feels the compensation he gets should be based on how many failings there have been, but that's not how I've approached this complaint.

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 M to accept or reject my decision before 21 May 2026.

Nicolas Atkinson
Ombudsman