

## **The complaint**

Mr K has complained about the service he has received from J.P. Morgan Europe Limited trading as Chase (“Chase”).

Mr K has raised a number of issues, including that emails were blocked, emails were not always responded to, in-app webchats weren’t always answered; he had difficulties using Chase’s app and holding letters were signed off by someone who was not handling the complaint.

Overall, I agree with the outcome reached by the investigator.

## **What happened**

Following Mr K complaining to Chase about the various issues, Chase issued its final response on 29 April 2025 and partially upheld Mr K’s complaint.

In summary, Chase said that some of Mr K’s emails were blocked as its system suspected they could be spam. Chase did accept there were service failings during Mr K’s in-app chat on 3 March 2025 and 8 March 2025 and apologised for the service Mr K received. Chase acknowledged that there was an issue affecting its app at the time Mr K tried to use it. Chase also explained that it’s complaint department work as a team, which is why the holding letter was signed off by someone who was not directly looking into the complaint. Chase therefore made an offer of £60 to reflect the issues identified.

After Mr K referred his complaint to this service, one of our investigators assessed the complaint and overall, they concluded that the £60 offered by Chase was reasonable compensation for the distress and inconvenience caused to Mr K.

As Mr K didn’t accept the investigator’s conclusions, the matter was referred 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.

Having reviewed everything, I uphold this complaint for broadly the same reasons that the investigator gave. I will explain why.

I can see that Mr K has raised a number of detailed concerns in his complaint. As the investigator has already explained, we won’t necessarily comment on all of the specific concerns raised by Mr K. Instead, I’ve focused on what I consider to be the main aspects of Mr K’s complaint. This is not because I’ve failed to consider what Mr K has said, but because I don’t think I need to comment on everything, to provide a fair and reasonable outcome. Our rules allow me to do this and this reflects the way that our service works as a free and informal alternative to the courts.

### ***Blocked emails***

Mr K sent emails to Chase on 22 February 2025 and 17 March 2025, but they were blocked by Chase's spam filter.

I can appreciate that this would've been frustrating for Mr K. But I can see that, although some emails were blocked, he was still able to contact Chase - for example, by sending an email to the CEO of Chase, and via the in-app chat. So, I don't think any award is warranted for this aspect of Mr K's complaint, because whilst I appreciate it would've been inconvenient having some emails blocked, the inconvenience seems to have been minimal.

### ***Emails weren't responded to***

After Chase had issued its final response to the complaint, I note that Mr K continued to email Chase – for example on 9 May 2025, 5 September 2025 and 16 September 2025.

The investigator explained that, as those events relate to issues that occurred after Chase had already issued its final response to Mr K's complaint, they won't be considered under this complaint. Therefore, I will not be responding to Mr K's concerns about those emails here.

### ***Responses to web chats***

Mr K contacted Chase on 2 March 2025 and 8 March 2025. Looking at the responses, I agree with Mr K that he wasn't given clear or straight answers to his questions about sending a large sum of money to another account. And Mr K was led to believe that staff members were dealing with his enquiries, but instead the members of staff left the chat and at times, Mr K wasn't given a response.

I agree with Chase, that it should've given Mr K a better level of service when responding to his queries about making large payments, via the in-app chat function. And due to what Mr K has said about his circumstances and his vulnerabilities, it was particularly important that Chase provide clear answers to Mr K, so he was able to understand what the process was to make a large payment, and Chase failed to do that during the in-app chats on 2 March 2025 and 8 March 2025.

Given what happened, and given what Mr K has said about his circumstances and in particular his vulnerabilities, I do think that a small amount of compensation is warranted for Chase's failure to provide Mr K with clear answers to his queries. Overall, I think the £60 Chase offered to pay Mr K – in addition to the apology for the level of service provided - in recognition for the inadequate customer service is not an unreasonable amount of compensation in the circumstances.

### ***App not working***

Mr K says that he couldn't access Chase's app on 24 March 2025. Having reviewed this aspect of the complaint it does seem that Chase's app was affected by a technical glitch at the time. However, when reviewing what impact this had on Mr K, I understand that Mr K was fortunately able to regain use of the app a couple of hours later. So, although this would've been inconvenient for Mr K for a short amount of time, I don't think any award is warranted for the minor inconvenience experienced by that issue.

### ***Holding letter from someone other than the complaint handler***

Whilst Chase was investigating Mr K's complaint, Chase sent a holding letter to Mr K. Mr K is unhappy that the person who signed off the letter was someone different to the complaint handler. Mr K says this led him to think that person who'd signed off the letter would be considering his complaint.

In response, Chase, acknowledges that the letter could've been worded slightly differently, to avoid any confusion. But it has also explained that its complaints department works as a team and so different members of the team may contact customers who have raised a complaint. This is not unusual and is fairly standard industry practice and, although Mr K is unhappy with this, I don't think it is unreasonable. So I don't think any award is warranted for this aspect of Mr K's complaint.

### **Putting things right**

To put things right, I require Chase to pay Mr K £60 for the distress and inconvenience caused to him by this matter.

### **My final decision**

Because of the reasons given above, I uphold this complaint and require J.P. Morgan Europe Limited trading as Chase to do what I have outlined above, to put matters right, in full and final settlement of this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr K to accept or reject my decision before 5 March 2026.

Thomas White  
**Ombudsman**