

The complaint

Mr M complains about the service he received from J.P. Morgan Europe Limited trading as Chase (Chase) during two telephone conversations he had with them.

What happened

Mr M had a bank account with Chase. He attempted to switch accounts to another provider, but the account switch failed. When Mr M contacted Chase to confirm there wouldn't be any further issues if he tried the switch again, the advisor repeatedly asked Mr M why the original switch had been rejected, and Mr M raised a complaint about this.

When Mr M contacted Chase a few days later and tried to get Chase's response to his complaint, he was unhappy with the handling of the call by Chase's agent, so he raised a further complaint and requested additional compensation.

Chase responded to Mr M's complaints. They said that during the first call the agent could have handled Mr M's query differently and they paid £25 compensation for this, but they didn't uphold Mr M's complaint about the second call.

As Mr M remained unhappy, he approached the Financial Ombudsman Service.

One of our investigators looked into things but he didn't recommend Chase do anything further. He said he could understand why on the first call it would've been frustrating to be asked repeatedly why the switch had failed. But he thought Chase had acted reasonably by paying £25 compensation for this, and he said he wouldn't be asking them to pay the £1,000 compensation Mr M had requested for what happened in this call.

The investigator thought the agent had helped as much as they could on the second call, and he also thought the agent had mis-heard when Mr M had asked if other customers were more important than him. So, the investigator didn't recommend Chase pay Mr M the £20,000 compensation that he'd requested for what happened in this call.

Mr M didn't agree so the case was passed to me for a final 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 done so, whilst I appreciate it'll come as a disappointment to Mr M, I've reached the same overall outcome as our investigator.

Firstly, when considering Mr M's complaint, I've considered the service he received in the two calls he had with Chase that he's complained to them about. The first call being when Mr M initially called and tried to confirm the account switch wouldn't fail again, and the second call, when Mr M called to get an update on his complaint. To be clear, like our investigator, I won't be considering the initial account switch failure. This is because it

doesn't form part of this complaint, about the two calls, that Mr M raised with Chase. If Mr M is unhappy with the original switch rejection (he also recently told this service he missed out on £200 switch bonus due to this), he would need to raise this with Chase as a separate complaint.

The first call

Mr M called Chase to ask for a transcript from a previous call. During the call he also said to Chase's agent that he'd tried to switch accounts previously, but it had failed and he wanted to speak to someone about account closures and switching as he wanted to ensure the switch wouldn't fail if he was to try doing it again.

During the call, the agent asked, repeatedly, what the reason for the switch failing previously was. Mr M said he already knew this and didn't want to discuss it further. But the agent repeatedly asked the same question, and Mr M ultimately ended the call.

I think the agent was asking this in an attempt to try to better assist Mr M, but I can see why it would've been frustrating to be kept asking the same question when Mr M didn't want to discuss it further and simply wanted to check all would be fine if he was to try the switch again.

Chase has already agreed the call could have been handled more appropriately and they could have provided an answer to Mr M's query and paid £25 compensation for this. I think this is fair and reasonable for what happened, so I won't be directing Chase to pay the £1,000 compensation Mr M requested for what happened in this call.

The second call

Mr M contacted Chase again several days after the call referred to above to ask for Chase's answer to his complaint. During this call, Mr M demanded that Chase's call agent immediately message the complaint team/case handler and said he would stay on the line with the call agent until a response was received from the complaint team/case handler. The call agent said they'd added a case comment, which the complaint handler would see, but Mr M demanded they message immediately instead, and that he'd remain on the phone until a response was received, even if it took several hours. The agent repeatedly said they'd added a case comment, and Mr M repeatedly demanded they be messaged immediately and that he would be staying on the line awaiting their response.

Chase has eight weeks in which to issue a final response to a complaint and the agent informed Mr M of this during the call. This is a timescale set by the regulator, the Financial Conduct Authority. Whilst I recognise Mr M wanted a response to his complaint immediately, Chase wasn't required to do so. I also don't think it is reasonable to expect an immediate response, remaining on the line until one is received, when Chase had already confirmed that the complaint was with the complaints team for review, and a response would be provided within the timescales permitted by the regulator.

The call itself lasted over half an hour, and I think the call handler was trying their best to assist Mr M within the limitations of their role (they weren't in the complaints team). However, when Mr M was insistent on waiting on the line until the complaints team had responded by message to the call handler, the call handler said that wasn't something they'd be able to do.

It was at this point that Mr M asked if other customers were more important than him. I agree that the agent had said yes in response to this, but I don't think this was actually meant in the broader context. I say this because the agent also tried to explain that other customers were currently waiting for help and needed immediate assistance, and this was why the

agent was unable to stay on the phone with Mr M when his complaint was already with the complaints team, and he'd already been told the timescales for Chase to respond to the complaint – which was in line with that set by the regulator – and there wasn't much more they would be able to do at that point.

Within the wider context of the call, I don't think the agent was purposely trying to imply other customers were more important than Mr M personally, and instead that they couldn't do what Mr M wanted within their role constraints, and they'd already told him the next steps too for his complaint, so staying on the phone wouldn't have benefitted either party, and would have had a detrimental impact on other customers also needing assistance at that time.

With the above in mind, I won't be directing Chase to pay Mr M the compensation he's asked for (£1,000 for the first call and £20,000 for the second call) as I think, overall, they've fairly compensated Mr M £25.

My final decision

J.P. Morgan Europe Limited trading as Chase has already made an offer to pay £25 compensation and I think this offer is fair in all the circumstances.

So, my decision is that J.P. Morgan Europe Limited trading as Chase should pay the £25 compensation already offered, if they haven't already done so.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr M to accept or reject my decision before 25 February 2026.

Callum Milne
Ombudsman