

The complaint

Mr C is unhappy with the problems he experienced when he tried to open a bank account with J.P. Morgan Europe Limited (trading as Chase) as well as the customer service he received.

What happened

In April 2022, Mr C tried to open a bank account using the Chase mobile banking app. He explains he made numerous attempts but kept receiving an error message that his details couldn't be verified. He called Chase and explained the problem he was having.

Chase explained that the issues were due to the name layout, or the middle name being entered twice and it not matching the identification documents provided. They removed Mr C's application from the system to enable him to start again. They asked Mr C to enter his first, middle and surname in the appropriate boxes. This resolved the issue, and his account was opened the same day.

Mr C raised a complaint about the problems he'd experienced which meant he had to spend a few hours to get his account opened. He asked Chase to investigate what went wrong. Chase offered Mr C £15 but explained that there was no bank error and the issues occurred due to the information being typed incorrectly on the application. Mr C didn't agree he'd made any mistakes, so Chase escalated the matter to their IT department for further investigation.

Chase contacted Mr C and explained that they didn't find any system errors on the day of his application. They explained the images Mr C submitted had a slight glare on his passport which was why they'd asked him to re-take some of the photographs. They said their image verification system is automated and reviews all incoming images. The glare on the passport photograph was causing issues before the name format was changed. They offered £25 as a gesture of goodwill for the frustration Mr C experienced.

Mr C didn't accept that the issue was with the photographs he submitted. He explained he took the photographs in focus and were free from glare as he made sure the lighting wasn't an issue. He asked Chase to send him the photographs he submitted on the day.

He also said that the agent he'd spoken to on the day of his application had told him that the application failed due to his name being duplicated. And it was only after his application was archived and he applied again it worked. So, he didn't think the photographs were the issue.

Chase sent Mr C the photographs he'd requested and explained that the most they'd be willing to offer in terms of compensation was £50 which was credited to the account. They reiterated that they didn't experience any issues on the banking app on the day of his application.

Mr C remained unhappy with the resolutions offered and asked to speak to a manager which Chase agreed to arrange. When Mr C didn't receive the call back, he messaged Chase and asked that he's given a call back as promised to him previously.

A manager contacted Mr C and apologised for not calling him sooner. They agreed that the photographs weren't the issue and believed it was the format of the name. They said that the middle name was duplicated and could've been down to Mr C's phone pre-populating the details. Mr C explained that he didn't have this option on his phone and felt that Chase was blaming him, when he didn't enter his name incorrectly.

The manager reiterated that the IT department had confirmed that Chase didn't have any technical issues on the day of the application and didn't accept there was a bank error. They offered a further £30 compensation which was credited to Mr C's account. Mr C asked Chase to complete a full investigation and for the matter to be looked into further.

Chase escalated the matter with their onboarding team and contacted Mr C with further information. They explained there was a mismatch with the middle name, and this was the only reason that the identification and selfies weren't accepted. Mr C remained unhappy, but Chase explained their outcome remained the same.

Mr C asked Chase to provide him with a copy of his application which shows exactly how he entered his name during each attempt. He explained the information Chase had given him didn't show this.

Chase issued their final response letter on 20 September 2022, reiterating their position. They explained they won't be awarding any further compensation or looking into the case any further as they considered the matter to be closed.

Mr C referred his complaint to our service. Our investigator said that the offer of £80 compensation that Chase had made, fairly reflected the inconvenience Mr C was caused in opening his account and any confusion around the reasons for why the problem arose. Mr C disagreed and asked for an ombudsman to review his complaint. He gave an example with evidence of when the messages in the Chase banking app were duplicated which he feels was the same issue when he attempted to open his account, and says it shows the banking app has problems.

He told us about another complaint which Chase initially rejected, but after he provided screenshots as evidence of the issue with the banking app, the outcome of this was overturned in his favour. He believes this shows errors with the banking app.

Mr C also wanted it taken into account that he'd spent a significant amount of time in dealing with the issues, as well as Chase's handling of his concerns, which made his mental health conditions worse due to him being off on long term sickness at the time.

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.

I appreciate Mr C would like to understand the exact reasons for the problems he experienced when he tried to open his account. However, as our investigator has explained, we aren't able to carry out a forensic investigation to establish the exact cause of the problem he faced when opening his account.

We asked Chase to provide a copy of Mr C's application which shows exactly how he entered his name at each attempt. But Chase haven't provided us with this information. Instead, they've shared the notes from their onboarding team which they've also provided to Mr C. This shows that there was a 'data mismatch' on the first four attempts Mr C made, and the reason noted each time was 'missing middle name'.

Mr C strongly denies entering his name incorrectly four times. He has explained he carefully checks all the personal details on forms, in particular when applying for financial products. I'm persuaded by Mr C as I think it's unlikely he entered his name incorrectly missing out his middle name four times.

However, I can see from the call transcript of when Mr C spoke to Chase on the day of his application, he said he'd tried entering his name multiple different ways and it hadn't worked. I think it's reasonable that Mr C attempted to troubleshoot the issue himself by trying other combinations of his name on the form.

So, I think this explains why at least one or some of the data mismatches occurred, but as I explained above, I don't think it's likely Mr C failed to enter his middle name correctly on all four attempts.

While the evidence Chase has provided shows what was causing the problem, I don't think it supports their stance that Mr C entered the information incorrectly. As Mr C has suggested, there could've been an error with the banking app which caused an issue with his middle name.

I note Chase have provided evidence which shows there were no known issues with the banking app on the day of Mr C's application. I've taken this into account, but I don't think it rules out the possibility of a temporary and/or unreported issue on the day, much like the other problems Mr C experienced with the banking app which he's evidenced. So, I think it's one plausible explanation of why the issues occurred.

The issues Mr C experienced at other times with the banking app aren't definitive proof that there was a problem with the banking app on the day of his application. Whilst it's possible there was an issue with the banking app which caused the problems with Mr C's application, there isn't sufficient evidence to say with complete certainty that's the case.

However, even if I found that Chase was responsible for the issue either due to a problem with the banking app or for some other reason, I don't think Chase need to do anything else to put things right here as I think they've already offered a fair resolution to the complaint.

I appreciate Mr C spent around three hours trying to open his account and I accept this would've caused him some frustration, inconvenience and annoyance. However, when Mr C contacted Chase about the problem he experienced, they quickly resolved the issue helping him successfully submit his application and his account was opened the same day.

While Mr C was caused some distress and inconvenience, I don't think it was more than the nuisances you might expect from everyday life. Dealing with financial services isn't always hassle free and we're all inconvenienced at times in day-to-day life, and it isn't unusual to experience some frustration and annoyance.

That said, I think Chase let Mr C down with level of customer service they provided when he raised a complaint. Chase gave Mr C contradictory information about the cause of the issues he'd experienced. I can understand why this would've made Mr C feel like his concerns weren't taken seriously. There were also significant delays with Chase arranging for a

manager to call Mr C, as they'd promised, and dealing with this complaint. This meant Mr C had to chase this up causing him further frustration and inconvenience.

Mr C doesn't appear to have received the final response letter that Chase sent him on 20 September 2022, however, I've seen evidence that Chase sent Mr C this correspondence. So, I don't think they can fairly be held responsible for the inconvenience Mr C was caused by having to contact them again to follow up on his complaint.

I appreciate Mr C doesn't feel Chase have investigated his concerns in sufficient detail. However, I think Chase have done enough to look into Mr C's concerns. They escalated the matter to their IT department as well as their onboarding team when Mr C remained unhappy. Although Mr C wanted them to look into the matter further, Chase were within their rights to provide their final response letter and refer him to our service.

Chase have paid Mr C £80 compensation in total. Taking everything into account, I'm satisfied this is fair and reasonable under the circumstances in recognition of the distress and inconvenience Mr C was caused. I realise Mr C will be disappointed as he's seeking a higher amount of compensation. But having considered everything, I'm satisfied the impact on him wasn't significant enough to warrant any further compensation.

Overall, I'm satisfied Chase have resolved this complaint fairly and I won't be asking them to do anything else to put things right.

My final decision

For the reasons explained above, my final decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr C to accept or reject my decision before 2 January 2024.

Ash Weedon
Ombudsman