

## **The complaint**

Miss C feels she was misled and inconvenienced by American Express Services Europe Limited (Amex) in respect of the card activation process having received a new card from it.

## **What happened**

Miss C has been an Amex customer for many years and in September 2019 Amex issued a new card. The covering letter and the sticker on the card said to go online or to download a smartphone app to activate the card. The letter sets out three steps to do this. There was no obvious telephone number to call to activate the card as Miss C had done previously.

Miss C says going online is difficult for her but this appeared to be the only option to activate the card. When she did go online she says it was also necessary to register for Amex's online system to activate the card. As Miss C doesn't like using online banking she didn't wish to do this. She subsequently telephoned Amex and was able to activate the card over the phone. She says overall this caused her two weeks of delay and inconvenience.

Miss C complained to Amex, she said the letter enclosing the card was misleading as it said the card could be activated under step one by going online. Not that she also had to also register for online services, which was step two. Miss C says as well as being misleading this isn't treating customers fairly as not everyone has a smartphone to use apps or access to the internet for online banking.

Amex looked into it. It didn't uphold the complaint but apologised for any inconvenience it may have caused. It said it provided online services to help people manage their accounts. It said that a telephone number for Miss C to contact them should have been on the letter. It asked Miss C to send it a copy of the letter in question for it to look into it. Being asked to provide a copy of the letter annoyed Miss C further.

Miss C referred her complaint to our service and our investigator looked into it. He agreed the letter is misleading but didn't uphold the complaint as Miss C had been able to activate her card by calling Amex. And its telephone number was in the letter even though telephone activation wasn't specifically mentioned. He said some of the delay in Miss C being able to activate the card was because Miss C didn't phone Amex sooner.

In reply Miss C said she disagreed. She said the letter was misleading and unfair and Amex should change it. She also said Amex's complaint process didn't address her complaint properly and it shouldn't be asking her to send it copies of letters it had sent to her.

As Miss C doesn't agree the complaint has been passed to me to decide.

## **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 have considered all the available evidence and arguments to decide what is fair and reasonable in the circumstances of the complaint. Having done so I do not uphold the complaint. I'll explain why.

Miss C has said she isn't happy with how Amex looked at her complaint or about its process for issuing new cards which she thinks should be changed. Our service offers an informal dispute resolution service, so I can't tell a business to change a process. I can't look into Amex's handling of the complaint either as this isn't a regulated activity. However it isn't unreasonable for businesses not to have a personalised copy of template type letters used to issue new cards and general information. I think Amex asked for a sight of it in case there was an error in it having no telephone number at all.

What I can consider is whether Miss C has been treated fairly and reasonably in line with the law, regulation and industry practice. And whilst I understand her annoyance at the delay and changing procedures, I don't think Amex has treated her unfairly or unreasonably here. Miss C was able to activate the card when she did call Amex and the phone number of the Customer Services Team is clearly on the letter.

Amex says it hasn't put a telephone activation number on the card itself or in the covering letter for several years. It says it has focused on developing online systems to give customers greater freedom in managing their accounts. And as a business, Amex is entitled to decide on the processes and procedures it puts in place.

Promoting this type of process as the primary card activation method is an option used by card providers and there is nothing wrong with that. And as it isn't the only activation option I don't think Amex has acted unfairly or unreasonably.

Amex's letter does set out a three step process to "*enjoying all your Card benefits ...*". Step one is to activate the card online, two is to register for online services and three allows the PIN be viewed for new cards. Miss C complains that as step one doesn't actually activate the card, the letter is misleading. Step one does say this, so it might be better phrased than it is. But as Miss C points out in her complaint, once the activation screen is completed it is immediately obvious step two (registration) is needed as well.

However, I think it is reasonable that further information is required for security purposes, just as it is when a telephone call is made instead.

Miss C is says the letter makes it look like there is no other option to activate the card than online or via the app as there is no reference to telephone activation. Again she is correct, but underneath the three step process the letter says:

*"If you have any questions, please call your 24 hour Customer Services Team on 0800 ..."*

I think there is enough information here, if apps or the internet aren't accessible, or for someone who doesn't want to register for online services, for them to be prompted to call the Customer Services Team and query it. So I don't think it is unreasonable or unfair for Amex not to quote a specific telephone activation number if it choses not to.

As I don't think Amex has acted unfairly or unreasonably in it's dealing with Miss C, I won't be asking them to do anything further.

**My final decision**

My final decision is that I do not uphold the complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss C to accept or reject my decision before 6July2020.

Nigel Bracken  
**Ombudsman**