

The complaint

Mr M complains about how American Express Services Europe Limited (AESEL) dealt with his promotional offer application.

What happened

Mr M says he tried to register in December 2020 for an AESEL promotional offer. He says he was unable to do so and wasn't told he may need to wait until the offer started. Mr M says he repeated the process and was still unable to complete the registration. He says he was then registered when he used the online chat facility. Mr M would like compensation for his wasted time and for the poor service he received.

AESEL says there could have been a problem if registration was attempted before the start date and says some customers did have problems registering. It says Mr M was registered within a short time period of using the online chat facility and doesn't think compensation is justified.

Mr M brought his complaint to us and our investigator didn't uphold it. The investigator thought AESEL had explained what took place and that the problem was sorted out within about five minutes of Mr M using the online chat facility. The investigator thought the remainder of the chat facility time was taken up with Mr M raising his complaint and overall compensation wasn't justified.

Mr M doesn't accept that view and in summary maintains AESEL should pay him compensation and says a significant amount of his time was wasted.

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 I have come to the overall view that I don't uphold this complaint. I appreciate Mr M will be disappointed by my decision and I also appreciate how strongly he feels about what took place.

There is no real dispute that Mr M was unable to register initially for AESEL's promotional offer. I accept that Mr M was caused some inconvenience and then spent about five minutes registering for the offer via the online chat facility. I don't think that was a significant amount of time and I'm satisfied that AESEL has fairly explained that there were some registration problems.

I don't think Mr M has suffered any financial loss as a result of what took place and that the main part of the chat facility time was taken up with the complaint rather than the registration. I don't think compensation is justified here and don't think this was a particularly significant problem that, for example, prevented Mr M from being able to take advantage of the promotional scheme.

Overall whilst I accept Mr M was caused some inconvenience, I don't find that or what took place justifies any compensation in the circumstances of this complaint. I also find that this brings an end to what we in trying to resolve this dispute can do, and of course Mr M is free to peruse his complaint via other means.

My final decision

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 M to accept or reject my decision before 5 June 2021.

David Singh
Ombudsman