

## The complaint

Mrs G complains American Express Services Europe Limited (Amex) cancelled her credit card without informing her.

## What happened

Mrs G says in March 2020 she changed her credit card account to a different style of account with Amex. Mrs G says she went to use her credit card in May 2020 to buy shopping, but the card was refused, and this was time consuming and frustrating for her. Mrs G says when she queried this with Amex she was told her old card had been cancelled and a new credit card had been issued to her back in March 2020 when she changed the account type. Mrs G says she never received a new credit card from Amex and assumed she could continue using her old credit card and furthermore no one explained this to her when the new credit card account change took place in March 2020.

Mrs G feels Amex process shouldn't have allowed her existing credit card to be cancelled prior to any new credit card being activated or its receipt acknowledged by her. Mrs G wants Amex to compensate her for the inconvenience this has caused.

Amex says it issued a new credit card to Mrs G in March 2020, when the account type was changed, to the address held on its records and can't be held responsible for its non-receipt. Amex says it told Mrs G a new credit card would be issued in March 2020 and that it would take around 10 days to arrive. Amex don't feel it has made any errors here.

Mrs G wasn't happy with Amex's response and referred the matter to this service.

The investigator looked at all the information available but didn't uphold the complaint. The investigator felt Amex had evidenced it had sent a new credit card to Mrs G in March 2020 and it couldn't be held responsible for the fact it never arrived. The investigator didn't feel Amex had to ensure Mrs G had received her new credit card and felt it had acted reasonably here.

Mrs G didn't agree with the investigator's view and asked for the matter to be referred to an ombudsman for a final decision.

I sent both sides a provisional decision, where I said:

*I've considered all of the evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint.*

*Having done so, I have come to a different outcome to the investigator and I will explain how I have come to my decision.*

*I can understand it would have been frustrating for Mrs G to discover her credit card had been cancelled by Amex before she had received a replacement. When looking at this complaint I will consider if Amex had issued a replacement credit card to Mrs G before it had cancelled her existing credit card.*

*Mrs G's complaint centres around the fact when she changed her credit card account type in March 2020, she never received a replacement credit card and only found out her old credit card had been cancelled when attempting to use it in May 2020.*

*Amex have provided information to this service and I'm satisfied an application for a new type of credit card was processed by them in early March 2020. Where I have an issue is despite requesting it, Amex haven't been able to provide any evidence to support its view a new credit card was sent to Mrs G in March 2020.*

*I have seen details from Amex showing a new type of credit card had been approved and set up, but the screen shot provided only suggests that if a new card is due, it would be expected to be received within 10 business days. There is nothing to show either by way of email, copy letter or internal screen shot/contact notes to evidence that a new credit card was actually sent to Mrs G at that time.*

*This is important as Amex have provided screen shots to show a replacement card was issued in May 2020, following Mrs G's complaint, so I can't see why something similar couldn't be provided as we have requested, if a new credit card was ordered and sent to Mrs G in March 2020 as it says.*

*It's worth saying Mrs G is clear neither she or her partner ever received any new credit cards in March 2020 and ordinarily, I would accept that non receipt of a card like this doesn't mean a card wasn't sent. But here there is no firm evidence it was ever sent, and I would expect Amex to be able to provide that evidence, but it hasn't been able to. Amex have also told this service the only record it has, is of the replacement card issued in May 2020.*

*It's also worth mentioning that Amex have told this service Mrs G's existing credit card should have remained active until the new card was sent, which would have been March 2020, but that doesn't seem to correspond with the fact Mrs G was still using her old credit card until early May 2020.*

*With that in mind and in all probability, it appears as though while the process to set up the new type of credit card took place, a replacement card was not ordered at that time.*

*In view of this, I propose Amex pay Mrs G £200 for the trouble and upset this has caused her.*

*It follows, while Amex will be disappointed with my provisional decision I am satisfied this is a fair outcome here.*

Both Mrs G and Amex responded to my provisional decision, so the case has been passed back to me to make 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.

I gave both Mrs G and Amex until 21 July 2022 to accept or reject my provisional decision. Mrs G accepted my provisional decision and Amex had nothing further to add so with that in mind my final decision remains the same.

### **Putting things right**

I instruct American Express Services Europe Limited to pay Mrs G £200 for the trouble and

upset this has caused her.

### **My final decision**

My final decision is that I uphold this complaint.

I instruct American Express Services Europe Limited to pay Mrs G £200 for the trouble and upset this has caused her.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs G to accept or reject my decision before 22 August 2022.

Barry White  
**Ombudsman**