

The complaint

Mrs R complains that American Express Services Europe Limited (AESEL) told her wrong information several times which resulted in her losing out on a companion voucher.

What happened

If Mrs R spent £12,000 on her AESEL credit card in a membership year she would be eligible for a companion voucher. Mrs R contacted AESEL on more than one occasion to enquire if she had met this threshold and she was told that she had. When she tried to claim the companion voucher, she was told she did not have a companion voucher. Mrs R made a complaint to AESEL.

AESEL partially upheld Mrs R's complaint and they credited £100 in total to her account. They said that having listened to the telephone conversations she had with them, the call handlers she spoke to incorrectly advised her regarding the companion voucher, as they told her she had already qualified for it, but she hadn't. They also said that she was told she would receive a call back, but she didn't receive one as their back office staff don't provide call backs to customers. Mrs R brought her complaint to our service.

Our investigator partially upheld Mrs R's complaint. He said due to the incorrect information and the service given to her, he said AESEL should pay her an additional £150. He said he was unable to recommend compensation to make up the cost of the companion voucher as Mrs R had not met the criteria to be eligible for it. Mrs R asked for an Ombudsman to review her complaint. She wanted a companion voucher to resolve her complaint.

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've listened to the call recordings that were available to me in relation to this issue. And Mrs R was told that she had met the threshold to be awarded the companion voucher on more than one occasion. So this set an expectation for her that she would have received this voucher. She was also told on the call where she raised her complaint that she had already earned a companion voucher, which was not correct.

On this call she was told other incorrect information. The call handler also told Mrs R that she was on her way to earn another companion voucher and she told her the amount of spending she had towards another voucher. This should have been a red flag to the call handler that something was wrong here. I say this as her statement shows that only one companion voucher could be earned per each membership year.

So Mrs R would not have been eligible for another companion voucher if she had already earned one. The call handler must have been looking at her correct spend at the time, but mistakenly thought she had already earned a voucher, so she incorrectly told her that she was so many points towards another voucher. In addition to this, she told Mrs R that their back office team would give her a call. But as AESEL have confirmed, they are unable to do

this. So again, they had set an expectation for her which they didn't deliver on.

I've considered that Mrs R feels strongly that she should be given a companion voucher due to being told she had already met the criteria. But I'm not persuaded that this is proportionate. I say this because she was a considerable amount away from reaching the spending criteria of the voucher. And Mrs R's credit card statement clearly shows the qualifying spend, how much she needed to spend to obtain the voucher and states that she is only eligible for one companion voucher per card membership year.

Mrs R should have been aware she was a considerable amount away from obtaining the companion voucher, regardless of what the call handlers told her, based on the statement AESEL sent her each month. And I've seen no evidence to say she wasn't receiving her statements and had contacted them about this. So I can't say it would be a fair outcome for her complaint to ask AESEL to give her a companion voucher in these circumstances.

But I'm also persuaded that £100 compensation does not fully recognise the impact that the incorrect information would have had on Mrs R, especially as she was told incorrect information a number of times. I'm satisfied that an extra £150, to total £250, would be fair and reasonable here. I say this as she would have been distressed to find out the information was incorrect. She would have been inconvenienced for waiting for a call back which never happened also. So it follows I'll be asking AESEL to put things right for Mrs R.

Putting things right

Our investigator has suggested that AESEL pay Mrs R a further £150 compensation which I think is fair in the circumstances of this complaint as it would bring the total payment for distress and inconvenience to £250. I'm persuaded this reflects the impact on Mrs R for AESEL giving her incorrect information on more than one occasion and not giving her a call back.

My final decision

I uphold this complaint in part. American Express Services Europe Limited should pay Mrs R an extra £150 compensation for distress and inconvenience.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs R to accept or reject my decision before 21 March 2023.

Gregory Sloanes
Ombudsman