

## The complaint

Mr D complains that American Express Services Europe Limited (AESEL) delayed in processing his cashback.

## What happened

In early November 2022, Mr D had earned over £670 cashback on his card account with AESEL. He requested that this be refunded to his account. Despite assurances that the cashback would be provided on a number of occasions, it wasn't finally credited to his account until 31 January 2023.

Mr D lodged a complaint with AESEL – it apologised for the delays but couldn't explain in detail why it took so long to provide his refund. It credited £50 compensation to his account.

On referral to the Financial Ombudsman Service our Investigator proposed that AESEL increase the compensation by £50 to £100, so paying a further £50 to Mr D.

AESEL agreed to pay the increased compensation.

Mr D didn't think the compensation proposed was sufficient.

The matter has been passed to me for further consideration.

## 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 can understand Mr D's frustration at the delay in the cashback being refunded to him. He was initially told it should take up to 10 working days. Which meant he should have received the refund by 18 November 2022. When he chased the matter up, he was given further assurances that the refund had been processed and he had to wait five working days, but still it did not arrive.

The refund was finally processed on 31 January 2023. This was after Mr D had raised a formal complaint. The only information which could be given to Mr D to explain the delay was "*internal business policies*". The complaints handler at AESEL (who appeared not to be aware of the detail of those policies) explained to Mr D that he was "*unable to divulge internal business decisions*".

I realise that that was upsetting for Mr D. And I understand his reasons for wanting a higher compensation payment. But I should clarify that we don't award compensation using a formula and this will not be a daily figure as Mr D has suggested. All I can say is that I've taken account of everything he's said. And if AESEL had to delay the payment due to its internal business policies, frustrating though that is, I have to take account of that as well. And although we have guidelines and case examples, every case is different and is decided on its own merits. In this case I'm satisfied that the proposed award of compensation - a further £50 – is, in my view, fair and reasonable and in line overall with the awards we have

made in other such cases.

### **Putting things right**

I uphold the complaint and require AESEL to pay compensation of £100. £50 having already been paid it should pay a further £50.

### **My final decision**

I uphold the complaint and require American Express Services Europe Limited to provide the remedy set out under “Putting things right” above.

Under the rules of the Financial Ombudsman Service, I’m required to ask Mr D to accept or reject my decision before 26 September 2023.

Ray Lawley  
**Ombudsman**