

The complaint

Mr C complains that American Express Services Europe Limited (AESEL) failed to amend his address details and sent letters and cheques to the wrong address.

What happened

Mr C referred a complaint to this Service in October 2022. He was upset that after he closed his AESEL credit card account he hadn't received all of the credit balance back despite AESEL saying they'd sent him cheques. An ombudsman issued a final decision on that complaint in August 2023. He considered refunds that were due on the account and was persuaded AESEL hadn't done anything wrong. He said it was fair for AESEL to request proof of purchase information and he suggested Mr C should send that to AESEL so that payments could be processed.

Mr C subsequently complained again to AESEL. He said they'd not change his primary address on their systems and that some correspondence, including the cheques for the refunds, were being sent to his old address. AESEL agreed that was the case. They offered Mr C £50 to compensate him.

Mr C was unhappy with AESEL's response, and he referred his complaint to this Service. Our investigator noted that some of the issues Mr C raised had already been considered by this Service in his earlier complaint. He explained that we couldn't reconsider those but considering the new issues Mr C had raised he thought AESEL's offer of compensation was insufficient. He suggested they pay a further £100 and AESEL agreed to do that.

But Mr C remained dissatisfied, and he asked for a decision to be made by an ombudsman.

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.

Where the information I've got is incomplete, unclear, or contradictory, as some of it is here, I have to base my decision on the balance of probabilities.

I've read and considered the whole file, but I'll concentrate my comments on what I think is relevant. If I don't comment on any specific point, it's not because I've failed to take it on board and think about it but because I don't think I need to comment on it in order to reach what I think is the right outcome.

I've taken a look at the decision an ombudsman at this Service made in August 2023. He considered the balance refunds, whether AESEL had been fair to ask for proof of payment and whether the cheques were sent to the correct address. I'm unable to reconsider those complaint points as the ombudsman's decision is final.

I can understand Mr C's frustration that even after he referred his complaint to this Service and a decision was issued, AESEL didn't amend his address on all of their systems. That led

to him receiving some correspondence at his new address but not receiving other correspondence as it was sent to his old address that hadn't been amended. I think AESEL's final response on that matter was vague. They suggested he would need to contact their customer support team to amend the "primary address" and then went on to explain they had escalated the matter to the appropriate department to ensure the new address was used. Given the extent of the problems Mr C had been experiencing I think it would have been fair for AESEL to proactively manage that issue on Mr C's behalf and not to ask him to make contact himself. I think Mr C was, therefore, inconvenienced. On balance, I don't think £50 was sufficient compensation. Mr C suggests at least 10 letters have gone missing and I can understand he would have been concerned, and a little exasperated, at the length of time it had taken to resolve this matter. In the circumstances, I think AESEL should pay him a further £100 in compensation.

My final decision

For the reasons I've given above, I uphold this complaint in part and tell American Express Services Europe Limited to:

- Pay Mr C a further £100 to compensate him for the distress and inconvenience caused.
- Contact Mr C to ensure that his address is updated on all of their systems and that he's received all credit balance refunds he was due.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr C to accept or reject my decision before 22 October 2024.

Phillip McMahon
Ombudsman