

The complaint

Mr S has complained that American Express Services Europe Limited (AESEL) ('Amex') has not refunded him £33.15 in respect of goods he didn't receive.

What happened

Mr S bought an item from a third party, at the cost of £33.15. He's explained it wasn't received. Amex has said it will directly refund him, if he provides an order receipt or confirmation. Our investigator thought this was fair.

As Mr S disagreed, his complaint's been passed to me.

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 agree that Amex has acted fairly. It has asked for evidence of the order, which hasn't been provided. I'm aware that Mr S is very unhappy with the merchant about this, but that doesn't mean Amex is responsible.

My final decision

It's my final decision not to uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S to accept or reject my decision before 28 February 2025.

Elspeth Wood
Ombudsman