

The complaint

Mr W complains that American Express Services Europe Limited (AESEL) blocked his transactions and that they continued to do so even when they had provided assurances the block had been removed.

What happened

The details of this complaint are well known to both parties, so I won't repeat them again here. Instead, I'll focus on giving my reasons for my 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.

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.

The terms and conditions of Mr W's credit card account allowed them to suspend the credit card if they reasonably suspected fraud. This was an automated decision, and I don't think AESEL were being unreasonable to suspend the account to ensure its security.

AESEL didn't have to tell Mr W exactly why the suspension had been triggered. That is sensitive information that they would want to retain to ensure the integrity of their security processes.

However, it can't be reasonable to tell Mr W that the suspension has been lifted when it hasn't been and there, I can understand Mr W's frustration. AESEL offered Mr W 5,000 Avios points in respect of that failing and having considered the value of the points (about £50), the disruption Mr W experienced and the fact he accepted the points in settlement of the problem, I think that was a fair level of compensation.

I'm not asking AESEL to take any further action.

Mr W was also disappointed at the length of time it took AESEL to issue him with the points. That's not something I can consider here as it's not part of the regulated financial service AESEL were providing, and our Service doesn't have jurisdiction to consider it.

My final decision

For the reasons I've given above, I don't uphold this complaint.

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

Phillip McMahon
Ombudsman