

## **The complaint**

Miss A complains about the service she received from American Express Services Europe Limited ("AESEL") when she requested to transfer her Emirates rewards points to her American Express account.

## **What happened**

Miss A held an Emirates account on which she had accrued rewards points. On returning to the UK Miss A decided to link the Emirates account with her American Express Preferred Rewards Gold credit card account. She contacted AESEL, who attempted to link the partner account but were unable to do so because it was linked to Miss A's Australian based card account. AESEL advised Miss A that this needed to be removed first before it could be linked to her UK account.

Miss A proceeded to de-link the Emirates account from her Australian based card account. AESEL told Miss A that the system would update in 2 hours, but it didn't. Miss A called several times to try and resolve the issue. She was promised a call back but didn't receive this. Miss A called American Express in Australia but was advised that the request hadn't been completed.

Miss A raised a complaint with AESEL. She was unhappy that she'd had to call several times and that she'd been told that someone would call back, but no-one had called. She was also unhappy that she'd incurred the time and cost of calling American Express in Australia. Miss A said she wanted compensation for the delay and poor service.

AESEL upheld some elements of the complaint and offered compensation of £50. It also credited 2500 reward points to Miss A's account as a gesture of goodwill.

Miss A remained unhappy and brought her complaint to this service.

Our investigator didn't uphold the complaint. He said he agreed that AESEL hadn't offered good customer service but said the compensation of £50 and the 2500 points was a fair resolution of the complaint.

Miss A didn't agree. She said the compensation didn't cover the time she'd spent trying to sort out the issue or the cost of calls she'd made.

Because Miss A didn't agree I've been asked to review the 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 know it will disappoint Miss A but I agree with the investigators opinion. I'll explain why.

I've read and considered the whole file, but I'll concentrate my comments on those points which are most relevant to my decision. If I don't mention a particular 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 reviewed the system notes provided by AESEL. I can see that Miss A made several calls to AESEL between 1 August 2024 and 16 August 2024. It's clear from the system notes that although the Emirates account was de-linked from Miss A's Australian account within around 24 hours, there were delays in linking it to Miss A's American Express account in the UK. I can see from the notes that Miss A was promised a call back during the call on 5 August 2024, but by 10 August 2024 she hadn't received a call back. It was at this point that Miss A called American Express in Australia to chase things up.

I understand what a frustrating experience this must've been for Miss A. There's no dispute that she had to make several calls to AESEL before the matter was resolved. Miss A has told this service that this took up a lot of her time when she could otherwise have been earning money or spending time with her family. She's also told this service that she incurred call costs when she called Australia. I've taken these points into account.

It isn't clear from the system notes what was causing the delay in linking the account, so I'm not able to say whether this was due to an error by AESEL. But having reviewed the system notes, I'm satisfied that AESEL could've provided better customer service to Miss A.

I've thought about whether the compensation offered by AESEL is enough to resolve this complaint fairly and reasonably. On balance, I'm satisfied that it's in line with what this service would award for customer service failings which caused distress and inconvenience. I appreciate that Miss A wasn't interested in receiving further reward points, but I think the gesture of 2500 points is fair and reasonable in the circumstances of this complaint. Taking everything into consideration I won't be asking AESEL to do anything further.

### **My final decision**

My final decision is that I don't uphold the complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss A to accept or reject my decision before 12 February 2025.

Emma Davy  
**Ombudsman**