

The complaint

Mrs M is unhappy that American Express Services Europe Limited (“AmEx”) increased a spending threshold on her credit card and didn’t clearly notify of the increase.

What happened

Mrs M wanted to qualify for a spending threshold on her AmEx account that would have entitled her to a specific benefit – a companion voucher for airline travel. Throughout the year, Mrs M understood the spending threshold to be £12,000, which had to be spent before 4 January 2025.

Mrs M grew close to the £12,000 spending threshold and qualifying for the companion voucher. However, in November 2024, AmEx changed the details of the threshold without warning, increasing it to £15,000 which had to be spent before 3 January 2025. Mrs M wasn’t happy about this, so she raised a complaint.

AmEx responded to Mrs M but noted that they had sent an email in May 2024 which had notified Mrs M that the threshold would increase as of 1 November 2024. Mrs M wasn’t satisfied with AmEx’s response as she had never received the email that AmEx said they’d sent. So, she referred her complaint to this service.

One of our investigators looked at this complaint. But they didn’t feel that AmEx had acted unfairly towards Mrs M as she felt was the case and so didn’t uphold the complaint. Mrs M remained dissatisfied, so the matter was escalated to an ombudsman for a final 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.

AmEx have demonstrated to my satisfaction that in May 2024 they sent a notice of variation email to Mrs M which explained that the spending threshold to qualify for the companion voucher would be increasing as of 1 November 2024. Specifically, this email stated as follows:

“From 1 November 2024, your required spend to qualify for a Companion Voucher will increase from £12,000 to £15,000 within your membership year. This change will be relevant to the membership year applicable on 1 November 2024 and thereafter. Details of your membership can be found on your card statement.”

Additionally, information regarding the increase to the spending threshold was included on the monthly statements that Mrs M received from AmEx following the issuance of the above quoted email, as follows:

“Earn a reward flight for your companion by spending £12,000 on your Card before your Card anniversary date of 04-01-25...”

...

Companion Voucher spend threshold ... is increasing to £15,000 per anniversary year from the 1st November 2024."

Mrs M feels that AmEx's communication was unclear and misleading. But I don't agree. Rather, I feel that the information in the email and statements explained that if Mrs M spent £12,000 in her membership year – which began on 4 January – that she would qualify for a Companion Voucher. But that the threshold for the Companion Voucher would be increasing to £15,000 as of 1 November 2024.

I also feel that it's evident from these two pieces of information that if Mrs M wanted to avail of the £12,000 spending threshold, that she would need to do so before 1 November 2024, when the threshold increased to £15,000.

Mrs M has also said that she finds it confusing that AmEx use different phrases (membership year, card anniversary date, anniversary year) to refer to the annual term within which she has to meet the spending threshold. But in all instances, I feel that the meaning behind AmEx's communication is clear. And Mr M was aware that she had to meet a spending threshold by a certain date, such that I would reasonably have expected her to have understood the meaning of AmEx's communication.

Accordingly, I don't agree that AmEx did provide unclear or misleading communication. And I also note that on the account statements AmEx provide a website address that Mrs M could have visited if she had any questions about the increase to the spending threshold.

Finally, Mrs M notes that the statement that AmEx issued to her on 3 November 2024, which was after the spending threshold had increased to £15,000, still included the statement that to qualify for a Companion Voucher she needed to spend £12,000 by 4 January 2025, which was incorrect.

I'm in agreement with Mrs M on this point. However, as explained, information about the threshold increase had been presented to Mrs M by AmEx since May 2024, including on her prior monthly account statements. And because of this it remains my position that Mrs M should reasonably have been aware of the threshold increase before it happened.

As such, while I appreciate it must have been confusing for Mrs M to have seen the £12,000 threshold amount referred to on her November 2024 statement, this misinformation had no bearing on the spending threshold itself, which had increased in line with AmEx's earlier communication about the matter.

All of which means that I don't feel that AmEx have acted unfairly towards Mrs M as she feels was the case here. This is because I'm satisfied that AmEx did make information about the spending threshold increase available to Mrs M. I'm also satisfied that the information AmEx presented was clearly explained such that I don't feel that AmEx should be held accountable if Mrs M didn't understand it. And finally, because AmEx did give Mrs M the opportunity to contact AmEx about the spending threshold increase if she was unclear about any aspect of it.

I realise this won't be the outcome Mrs M was wanting, but it follows that I won't be upholding this complaint or instructing AmEx to take any further or alternative action here. I hope that Mrs M will understand, given what I've explained, why I've made the final decision that I have.

My final decision

My final decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs M to accept or reject my decision before 17 April 2025.

Paul Cooper
Ombudsman