

The complaint

Mr W has complained about how American Express Services Europe Limited ('Amex') dealt with his repayments.

What happened

Mr W has an account with Amex. He made a repayment using the app, and a second by bank transfer. The app updated his available credit limit straight away, but not the balance. This is within two business days. Whereas with bank transfers, it updates the balance and available credit when the payment is received. And our investigator was satisfied that Amex had tried to explain this difference in an online chat with Mr W. Amex also explained that although the discrepancy with app repayments made it look as if Mr W had temporarily exceeded his credit limit, that wasn't the case and it didn't have an impact on his credit file.

Our investigator was also satisfied that, although it would have been ideal if Amex had been able to allocate payment more quickly, it was still done within a reasonable timeframe. And ultimately, although it may have expedited allocating a payment when Mr W called, there was no indication this wouldn't have been done within a reasonable timeframe in any event.

Mr W disagreed, so 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'm not upholding it. I know this will be disappointing, but I'll explain why, focusing on what I consider to be the key points.

I accept that the difference between the two processes is somewhat confusing, and this isn't ideal. But I think Amex has explained the position, and that Mr W's credit file wasn't negatively impacted. And as regards timings, I agree with the investigator that there wasn't any undue delay. I don't think the timeframes are inherently unfair.

I understand that Mr W has found the matter frustrating, but I don't think Amex needs to do anything beyond the explanation it has already provided.

My final decision

For the reasons given above, it's my final decision not to 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 5 May 2025.

Elspeth Wood
Ombudsman