

The complaint

Mr B has complained about American Express Services Europe Limited's ('Amex') Platinum Card Dining Credit offer.

What happened

Mr B has an account with Amex, which includes a dining offer whereby cashback is given when dining at certain restaurants. But he's explained that many of the restaurants listed in the offer use a third-party website for reservations, meaning that he's not entitled to the dining credit.

One of our investigators looked into what had happened. However, he was satisfied that Amex had explained that when Mr B pays for meal, regardless of how it was booked, this should be done with his Amex card, therefore entitling Mr B to the offer. And on an occasion when Mr B made a booking and was asked to provide his card details to a third party, this was just to secure the reservation. He would still have been able to pay the bill with his Amex card in the restaurant.

Mr B disagreed, and still feels that the use of a third-party booking website means the offer doesn't apply.

The complaint's now 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. Amex has explained that what Mr B needs to do, is pay for his meal at a designated till point at a restaurant (rather than using a QR code or an app). This ensures that he'll receive the appropriate credit, from all restaurants included in the Platinum Dining Credit promotion – as all of them accept Amex directly. This is the case no matter how a booking is made.

I hope this reassures Mr B that he will benefit from the promotion at all of the participating restaurants.

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 B to accept or reject my decision before 5 May 2025.

Elspeth Wood
Ombudsman