

The complaint

Mr O has complained that AMERICAN EXPRESS SERVICES EUROPE LIMITED ('Amex') didn't transfer his Avios points to his BA account.

What happened

Mr O's points, accrued from his Amex credit card account, weren't transferring over to his BA Executive Club Account.

Amex explained this was due to an apostrophe being used in Mr O's name, by the other party, but Mr O disagreed.

Our investigator looked into what had happened, but was satisfied Amex had offered a fair offer of £100 after he contacted it.

As Mr O disagreed, 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.

It's clear the points weren't transferred due to a technical error, which was not down to Amex.

This has been resolved, and Amex offered £100 compensation. This is generous, and I don't propose interfering with it.

Putting things right

To put things right, Amex should pay Mr O £100 compensation.

My final decision

For the reasons above, it's my final decision that AMERICAN EXPRESS SERVICES EUROPE LIMITED must pay Mr O the £100 compensation it has offered, should he choose to accept it.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr O to accept or reject my decision before 29 April 2025.

Elspeth Wood
Ombudsman