

The complaint

Mr B has complained that AMERICAN EXPRESS SERVICES EUROPE LIMITED 'Amex') closed his account with it, without giving notice.

What happened

In November 2024, Amex closed Mr B's account, as it had been inactive for 12 months. When he contacted Amex, it said it had told him of the pending closure in his two previous statements. Mr B said this wasn't the case, so he'd not been given the opportunity to keep the account open.

One of our investigators looked into what had happened. And he was satisfied that both statements clearly gave Mr B notice of the closure, and said he'd need to make a transaction in order to keep the account open. And although he appreciated that Mr B may not have looked at his statements, as there was a zero balance, he was satisfied that the terms of the account allowed for both the closure, and the supply of notices in a customer's statements.

Mr B disagreed. He said that to view his statements, he'd have needed to go into his app. He wasn't told that he needed to do this, to see whether they may be some information he needed to read. He feels this information should have been included in an email, and that Amex had failed to communicate with him in a clear, fair manner.

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 agree with our investigator, and for the same reasons he gave. I know this will be disappointing for Mr B. But the terms and conditions are clear in setting out that notices may be given in statements. I don't agree that it's too onerous, or unfair, for people to check their statements once a month, even if there's a zero balance.

That said, I appreciate that he feels frustrated, and had wanted to keep the account open. He may wish to see if he can apply for a new card in the future.

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