

## **The complaint**

Mrs D has complained about how AMERICAN EXPRESS SERVICES EUROPE LIMITED trading as American Express ('Amex') handled her correspondence regarding her account, and that her account was passed on to a debt collection agency.

Mrs D has been represented in bringing her complaint. But, for clarity, I'll refer to all submissions made on her behalf as having been made by her directly.

## **What happened**

Mrs D had an account with Amex. Unfortunately, she had cause to contact it on a number of occasions, which she did by post, using recorded delivery. But, she's explained those letters weren't acknowledged. Further, she's explained her account was unfairly passed to a debt collector, which has affected her credit score.

One of our investigators looked into what had happened. He could see that Mrs D had written to Amex on 25 August 2023, 1 November 2023, 20 May 2024, 25 June 2024 and 11 October 2024. He was satisfied that Amex had responded to each of these letters, except the letter of 1 November 2023. It offered her £50 compensation to apologise for this, which he thought was fair.

Further, he was satisfied that Mrs D's account had fallen into arrears from March 2024. He could see from the system notes provided, that Amex had contacted Mrs D about this, including by way of account statements and arrears letters. But as the account remained unpaid, it was passed to a collections agency, which he thought was fair, as the money was owed.

Mrs D disagreed. In summary, she said that Amex hadn't tried to contact her. Further, her letters weren't responded to, but Amex continued to apply interest during this time – despite Mrs D saying "no further payments would be made until [her] letters ignored for over six months were responded to".

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. I know this will be disappointing, but I'll explain why. I can see from the system notes provided by Amex, that it did reply to each of Mrs D's letters. This is with the exception of one, for which it has apologised and offered £50 compensation, which I consider to be fair, taken in the full context of the amount of correspondence between the parties.

I can also see that Mrs D stopped making repayments. It appears she's acknowledged doing this, as it was something she felt entitled to do, as she didn't consider Amex to be engaging with her. I disagree. As explained above, Amex maintained a consistent dialogue with Mrs D.

From Amex's documentation, I can see this included letters and statements setting out the debt. And, she owed it money, so I think it was fair of it to seek payment – including debt recovery when the debt remained outstanding.

### **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 Mrs D to accept or reject my decision before 30 June 2025.

Elspeth Wood  
**Ombudsman**