

## **The complaint**

Mr D holds a credit card with American Express Services Europe Limited (“Amex”). He’s unhappy he wasn’t able to redeem his membership rewards points on the app.

## **What happened**

Mr D experienced issues when he tried to redeem his membership rewards points to use towards his credit balance due to a technical error with the Amex app. He complained to Amex.

Amex upheld his complaint. It said having reviewed the complaint it didn’t think Mr D had received sufficient service. It said a tech ticket was raised, and its representative should have contacted Mr D with follow up instructions. Unfortunately, that didn’t happen and so it apologised and by way of putting things right it applied £50 compensation as a gesture of goodwill to Mr D’s account.

Mr D remained unhappy and brought his complaint to this Service.

Our Investigator didn’t uphold the complaint. He said Amex suggested an alternative method for Mr D to redeem his rewards and he was satisfied the goodwill gesture Amex offered was fair and enough to put things right.

Mr D disagreed, he said the adviser knowingly provided incorrect information, the service failures caused him unnecessary stress and inconvenience. He also said under the

Consumer Duty he should have been offered an alternative solution given his vulnerability.

As an agreement couldn't be reached the complaint has been passed to me for a final decision.

### **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.

I have to advise Mr D that we act as an alternative dispute resolution service. Our role is to consider complaints informally and try to resolve those complaints. I will take into account matters including law and regulations, and what I consider to have been good industry practice at the relevant time. But my overall remit is to consider what in my opinion is fair and reasonable in the circumstances of the complaint.

I appreciate what a frustrating experience this has been for Mr D. He was unable to redeem his membership rewards via the app when he attempted to. He also then got in touch with Amex who told him an advisor would contact him with follow up instructions, but it failed to do so.

I've reviewed the troubleshooting message exchange between Amex and Mr D during which Amex proposed an alternative method for redeeming his points. It suggested he use a web browser to access its website. However, Mr D expressed a preference not to re-enter his credentials, as he relies on biometric authentication. Based on the information available, it appears Mr D was able to successfully redeem his rewards shortly after the initial failed attempts.

I've thought about whether Amex has done enough to resolve this complaint. It has acknowledged and apologised for the issue which affected the account and has paid compensation of

£50. It also offered a solution to Mr D by way of redeeming his rewards via the website. I've taken everything that Mr D has said into account. I appreciate that the issue would have been frustrating and caused him inconvenience in managing his transactions. However, based on what I've seen this was an IT issue and not something I can reasonably say was due to an error by Amex because there's no evidence to suggest that the issue has been caused by a bank error.

Mr D is correct – Amex has an obligation to comply with the principles set out under the Consumer Duty. Introduced by the Financial Conduct Authority (FCA), the consumer duty sets a higher standard for how firms interact with their customers. It applies to conduct from 31 July 2023 onward and therefore is relevant to this case.

The Consumer Duty requires firms to act to deliver good outcomes for retail customers, including taking steps to help them avoid foreseeable harm. Among other obligations, it expects firms to support customers in making informed decisions about their products and services, thereby enabling them to achieve their financial objectives. It also requires firms to identify and provide appropriate support to customers who are, or may be in vulnerable circumstances.

In assessing whether Amex provided sufficient support to Mr D, I have taken these requirements into account, alongside the FCA's guidance on the fair treatment of vulnerable customers. I note Mr D says Amex should have done more for him because he experiences memory loss issues, but I wouldn't have expected Amex to have been aware about this unless Mr D specifically made it aware. But I can't see that he has.

While I'm sorry my decision will come as a disappointment to Mr D, taking everything into account alongside the principles

outlined under the Consumer Duty and FCA guidelines I think Amex has dealt with Mr D's complaint fairly. I'm satisfied the apology and compensation already paid is a fair and reasonable resolution. Therefore, I won't be asking Amex to do anything further.

### **My final decision**

I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr D to accept or reject my decision before 17 July 2025.

Rajvinder Pnaiser  
**Ombudsman**