

The complaint

Miss N complains that American Express Services Europe Limited (AESEL) gave her incorrect information when she transferred her card.

What happened

Miss N held a British Airways American Express Credit Card.

The card included a benefit whereby a Companion Voucher was awarded once the spending threshold had been reached. There was no annual fee for the card and the Companion Voucher was valid for one year.

Miss N was told by a friend that if she changed card to a Premium Plus Card which had an annual fee, she could use the Companion Voucher for Business Class and First Class tickets and the voucher was valid for two years.

On 25 January 2024 Miss N telephoned AESEL and requested to transfer her card to the British Airways American Express Premium Plus Card. Miss N says she asked the advisor whether the Companion Voucher she'd earned could be changed to 24 months and was told this was possible.

Miss N subsequently contacted AESEL to use her Companion Voucher to book a flight for her birthday but was advised that her Companion Voucher had been issued under her old card and was due to expire after one year.

Miss N complained to AESEL. AESEL didn't uphold the complaint. In its final response it said that Miss N's Companion Voucher had been issued on 23 January 2024 under her old card and was valid for 12 months. AESEL said it was unable to amend the Companion Voucher.

Miss N remained unhappy and brought her complaint to this service.

Our investigator didn't uphold the complaint. He said AESEL hadn't made an error because the Companion Voucher had been issued before Miss N transferred her card.

Miss N didn't agree. She said if she hadn't been misinformed she wouldn't have transferred her card.

Because Miss N didn't agree I've been asked to review the complaint.

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 know it will disappoint Miss N, but I agree with the investigators opinion. I'll explain why.

I can see that Miss N opened her credit card account on 30 January 2020. The card was a

British Airways American Express Credit Card with no annual fee. Companion Vouchers awarded on the card were valid for 12 months.

On 26 December 2023 AESEL sent Miss N her monthly statement. This contained information about her Companion Voucher entitlement and advised her that she needed to spend a further amount of £2,713.52 by the end of the membership year. Miss N's membership year ran from 30 January 2023 to 29 January 2024.

I've reviewed the account, and I can see that Miss N reached the spend threshold on her card and qualified for her Companion Voucher on 23 January 2024. The Companion Voucher was issued on 23 January 2024 and was valid for 12 months.

Miss N telephoned AESEL and asked to transfer her Card to the Premium Plus card on 25 January 2024. I haven't been able to listen to the call recording because AESEL only retains calls for 6 months. However, the information provided by AESEL says that Miss N upgraded her account because she wanted to receive the Companion Voucher that had a 24 month expiry date and which could be used for Business Class and First Class flights.

Based on what I've seen, Miss N had already met the spend threshold for her Companion Voucher under the old card when she requested to upgrade her card. Therefore, I'm unable to say that AESEL made an error when it awarded the Companion Voucher valid for 12 months on 23 January 2024.

I haven't seen any information to suggest that Miss N was advised that she could change the Companion Voucher which had already been issued to one which had a validity period of 24 months.

Taking all the available information into account. I'm unable to say that AESEL has made an error or treated Miss N unfairly. For the reasons I've explained I'm unable to uphold the complaint.

My final decision

My final decision is that I don't uphold the complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss N to accept or reject my decision before 12 August 2025.

Emma Davy
Ombudsman