

## **The complaint**

Mrs H complains about discrepancies with her American Express Services Europe Limited (AMEX) account when using its' app.

## **What happened**

Mrs H says that the amounts AMEX is asking her to pay on her app don't always add up and has provided several examples of this.

Before our service became involved, AMEX investigated the issue Mrs H highlighted when she had a credit balance of £19.18 with a pending transaction of £19.15, leaving a difference of 3p unaccounted for. AMEX apologised for any inconvenience and paid £50 compensation.

Our investigator didn't uphold Mrs H's complaint. He was satisfied with AMEX's explanation that its' system sometimes rounded up the maximum payable amount so that a customer doesn't underpay in situations where pending transactions clear at slightly different amounts or merchants process delayed authorisations. Our investigator noted that AMEX carried out a reconciliation of Mrs H's account and that all transactions had been posted correctly.

Our investigator said that small discrepancies in an app may occur from time to time but that he'd seen nothing to suggest a widespread problem with AMEX's system.

Our investigator thought that AMEX responded fairly to Mrs H's concerns. As there wasn't evidence of a financial loss, our investigator didn't ask AMEX to pay additional compensation.

Our investigator told Mrs H that she would first need to raise her concerns with AMEX about the credit limit increase as this didn't form part of her original complaint.

Our investigator explained that it is not the role of the Financial Ombudsman Service to tell AMEX how to run its processes so we could not require it to make changes to the app.

Our investigator noted the examples which Mrs H gave of times where her available credit exceeded her credit limit or where she couldn't pay the full outstanding balance. But said that while these indicated slight discrepancies, they didn't show that AMEX's systems had failed or that Mrs H had lost out financially.

Our investigator recognised Mrs H's concerns about AMEX's handling of her complaint but said that complaints about the service received by a customer when complaining are not usually something which our service can consider as complaint handling in itself is not a regulated activity. But he thought AMEX's response to Mrs H's complaint was reasonable.

Mrs H disagrees with the investigation outcome. Her main concerns are that the AMEX app:

- overstates her available credit which could potentially lead her to overspend and impact her credit score; and

- that it states an outstanding balance but will not allow her to pay the true full outstanding balance.

Mrs H says these shortcomings mean she has to manually check figures to make sure she stays within her actual credit limit and doesn't incur charges and interest.

### **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 realise that I have summarised this complaint in less detail than the parties and that I have done so using my own words. The rules that govern us, together with the informal nature of our service allow me to take this approach. But this doesn't mean I have not read and considered everything the parties have given to us.

I am sorry to learn of the upset and inconvenience caused to Mrs H when using AMEX's app to monitor and manage her account. My role is to consider whether AMEX has made a mistake or treated her unfairly. If I consider that AMEX has done something wrong, I would look to put Mrs H back in the position she would have been had the mistake not happened. I might also award modest compensation to her.

I don't want to disappoint Mrs H but having considered her complaint, I think AMEX responded fairly to her concerns. So, I don't require it to take further action and will explain why.

I am grateful to Mrs H for the detailed explanations which she has given to us about the fluctuation in the figures she can see when using AMEX's app. I hope she won't take it as a discourtesy that I don't go through these in detail.

Overall, I am satisfied that AMEX has not made a mistake with its app. After Mrs H raised her initial concerns about the 3p discrepancy, AMEX's technical team investigated and could not trace a problem. AMEX supplied account reconciliations which showed that the credits and debits on Mrs H account matched up, meaning there hadn't been an accounting mistake. So, I don't consider that Mrs H lost out financially.

Although Mrs H says she has to closely monitor the app and repay transactions as she makes them - that is her choice. By doing this, I think it's reasonable to expect that there will be small fluctuations in how her account balance and credit limit are displayed. Particularly as transactions may not always be processed the same day, depending on when AMEX receives payment.

In order to avoid paying interest and charges, Mrs H would only need to pay the full statement balance each month. This is different from trying to pay the entire account balance every time Mrs H uses her AMEX card.

AMEX's website explains that pending transactions are immediately deducted from a customer's available credit but are not included in a customer's account balance until the merchant submits the transaction to AMEX. This can make it appear that there are discrepancies on the app from time to time. This includes times when Mrs H is unable to credit her account with the same amount showing on her account balance. But I don't think this means that AMEX made a mistake or that the app is not functioning properly.

Mrs H refers to fluctuating changes to her available credit and credit limit, saying that it is usually £17,000 but according to a screenshot she supplied to us had increased to just over

£17,300. So, Mrs H asks whether AMEX has increased it and forgotten to tell her or otherwise made a mistake. My understanding is that Mrs H's credit limit has not increased from £17,000. It's simply that her available credit may change depending on payments received to her account which have not yet been taken up by pending transactions. This may mean that at times, Mrs H's available credit will exceed her credit limit. The same logic applies when, although Mrs H has no balance due to pay, her available credit is less than £17,000. This means there may be pending transactions not yet applied to the account, which temporarily reduce Mrs H's available credit. Again, I can't see that AMEX has made a mistake here.

There is no evidence to suggest that AMEX has overcharged Mrs H, or that she has incurred interest charges. And I have not been told that AMEX has reported any negative information about Mrs H to the credit reference agencies. Although Mrs H is concerned about the possibility of overspending or incurring charges, I can't require AMEX to compensate her for something which has not yet happened.

As I don't find that AMEX has made mistakes with the handling of Mrs H's account, I don't require it to compensate her for the time she has taken detailing the alleged discrepancies. I am sorry that this is likely to be frustrating for Mrs H as I appreciate she has spent considerable time and effort putting her complaint to both AMEX and our service.

If in the future, Mrs H finds that AMEX has incorrectly applied interest or charges to her account, or that it has reported negative information about her to the credit reference agencies, she could raise her concerns at that time. But as things stand, I don't find that AMEX has done anything for which it should take further action over and above the steps it has already taken by investigating the apparent 3p discrepancy and paying Mrs H £50 to apologise for any inconvenience caused.

### **My final decision**

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

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs H to accept or reject my decision before 8 July 2025.

Gemma Bowen  
**Ombudsman**