

## **The complaint**

Mr P complains that American Express Services Europe Limited (“Amex”) didn’t send him the Companion Voucher he earned with his credit card spend.

## **What happened**

Mr P says he paid an annual fee for a British Airways American Express Premium Plus card. He says one of the benefits is the receipt of a Companion Voucher for an annual minimum spend, but that he didn’t receive one in November 2021. Mr P says he’s spent many hours pursuing the missing voucher and its loss is equivalent to around £4,500. He adds that he has been passed between Amex and British Airways in his attempts to resolve the issue and that the outcome of a separate complaint has identified systemic issues between the two companies.

Amex says there was a delay in transferring Mr P’s initial Avios points to his British Airways Executive Club account, but that that was resolved on 5 February 2022. It says Mr P was issued with three Companion Vouchers – on 28 November 2021, 10 December 2022 and 4 January 2024. Amex says the voucher that was issued in November 2021 expired in November 2023 as vouchers are only valid for two years. Amex says the relevant account statements would have communicated details of the earned vouchers and advised Mr P to contact British Airways.

Our investigator did not recommend the complaint should be upheld. He found that Mr P had now been issued with a replacement voucher and could not conclude that he had suffered any detriment.

Mr P responded to say, in summary, that Amex rejected his complaint several times and he had to conduct several online chats to understand the complaints process. He said he had not received any apology or compensation from Amex, despite having a genuine complaint and attempting to follow-up within the two-year expiration date. Mr P added that Amex had acknowledged it had system issues and there was no cooperation between the two companies to aid with a resolution.

## **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.

Where the evidence is incomplete or contradictory, as some of it is here, I must make my decision based on the balance of probability. In this case, I understand Mr P’s frustrations with the added complexity caused by the lack of cooperation between Amex and British Airways.

Nevertheless, I consider it more likely than not that Mr P was, in fact, issued with the voucher relating to November 2021. I've seen it on the statement and on the internal systems. However, what I believe has happened is that it didn't reach Mr P until 5 February 2022. I say that because Amex has already acknowledged his initial Avios points did not reach his British Airways Executive Club account until this date.

I can see that the voucher that was issued on 5 February 2022 has already been used by Mr P, but Amex has not been able to confirm that was the missing voucher as it said its records don't go back that far.

So, in summary, I find it more likely than not that Mr P did receive the voucher, albeit not in November 2021. I acknowledge that Mr P has not received an apology or compensation from Amex, despite it accepting there were systems issues. But, as Mr P has already received an additional voucher, I don't think it would be reasonable to ask Amex to do anything further here.

### **My final decision**

My decision is that I do not uphold the complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr P to accept or reject my decision before 5 September 2025.

Amanda Williams  
**Ombudsman**