

The complaint

Mr S complains that American Express Services Europe Limited (AESEL) provided him with incorrect information about his eligibility for a Platinum Card.

What happened

On 30 March 2025 Mr S contacted AESEL via live chat and asked whether he was eligible for the welcome offer for the Platinum Card.

The agent advised Mr S that he would be eligible provided that he hadn't held a Membership rewards card in the last two years.

Mr S asked further questions about his eligibility but felt that the agent was giving him conflicting information. The live chat was disconnected before Mr S's queries had been answered.

Mr S complained to AESEL.

AESEL partially upheld the complaint because of the live chat being disconnected. It offered Mr S £25 compensation.

Mr S remained unhappy and brought his complaint to this service.

Our investigator didn't uphold the complaint. He said he was satisfied that the agent had provided Mr S with correct information that he would need to apply for the Platinum Card 24 months after his previous Platinum Card or Gold Card had been closed.

Mr S didn't agree so 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 Mr S but I agree with the investigator's opinion. I'll explain why.

I've reviewed the live chat transcript. In response to Mr S's question about his eligibility for the welcome bonus for the Platinum Card the agent advised as follows:

"It would be best to apply from August 2025 onwards since the Platinum Card is considered as a Membership Rewards type of card. Remember that welcome bonuses will apply if there is no Gold or Platinum card from the past 24 months"

Based on what I've seen from the transcript, the agent provided correct information to Mr S.

I can see that at certain points the live chat became quite convoluted. However, I'm satisfied that no incorrect or misleading information was given.

AESEL has provided details of the cards that Mr S holds/has held in the past. I can see that Mr S previously held a Gold Card. This was cancelled on 31 August 2023.

I'm satisfied that the live chat agent gave clear advice to wait 24 months before applying for the Platinum Card in order to meet the eligibility criteria for the welcome bonus.

I appreciate that the live chat agent didn't provide Mr S with the specific date when he could apply. However, I'd expect Mr S to be aware of when he cancelled his last card.

I understand that it would've been frustrating for Mr S when the live chat was disconnected. AESEL has acknowledged this service failing and has offered £25 compensation which I think is fair and reasonable.

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 Mr S to accept or reject my decision before 13 August 2025.

Emma Davy
Ombudsman