

## **The complaint**

Ms J complains that American Express Services Europe Limited have made it difficult for her to obtain a credit balance refund by requiring her to provide documents.

## **What happened**

On 2 January 2025 Ms J requested to close her account with AESEL.

Following the closure of the account Ms J received a refund of £20.50 in relation to a purchase she'd made using the card prior to the account closure. Ms J made a credit balance refund request to receive the money to her current account.

AESEL asked Ms J to provide a bank statement by post in order for it to process the refund. It said Ms J couldn't apply for a refund via the online portal because her account had been closed and she no longer had online access.

Ms J complained to AESEL. She said they had made the process to obtain a credit refund unnecessarily difficult, and it had taken too long to resolve the matter.

AESEL didn't uphold the complaint. It said it had requested documents from Ms J in line with its process and that it hadn't made an error.

Ms J remained unhappy and brought her complaint to this service.

Our investigator didn't uphold the complaint. He said that whilst he appreciated that Ms J was dissatisfied at the inconvenience of having to send in a bank statement, he didn't think AESEL had treated her unfairly when its intention was to safeguard the credit balance.

Ms J 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 appreciate what a frustrating experience this has been for Ms J. I also appreciate why Ms J feels that it should be a straightforward process to refund a credit balance to an account which AESEL had previously received payments from.

I've reviewed the process for credit balance refunds. Usually, a credit balance refund can be requested and processed via the online account. However, this wasn't possible in Ms J's case because she'd closed her account, and online access was no longer available.

I don't think it was unreasonable for AESEL to remove access to the online account once the account had been closed. Ms J was no longer a card holder so there would be no need for the online account to remain open.

I've looked at the option that AESEL gave to Ms J when it advised her that it couldn't process the credit refund online. AESEL asked Ms J to send in a bank statement by post.

Ms J has made the point that sending in a bank statement involves a cost to her, which may well be a disproportionate cost given the relatively small amount of the credit refund. That said, AESEL are under an obligation to carry put checks before they send funds. I appreciate that Ms J had previously held an account and had used the bank account that she wanted the refund sent to to make direct debit payments to her account in the past. So, I can see that from Ms J's perspective her account should already have been verified.

I've thought about this. I can't see that Ms J had received a credit refund to her current account in the past, and there are different requirements when sending money to an account than there are when receiving payments from an account. I appreciate that this doesn't detract from the inconvenience caused to Ms J, but on balance I don't think AESEL acted unreasonably here. Ultimately, AESEL is under an obligation to verify the recipient of funds before it processes a transfer or refund.

I understand that Ms J has now received her credit refund. Having reviewed everything, and whilst I acknowledge Ms J's frustration, on balance I don't think AESEL has acted unreasonably or treated Ms J unfairly. I won't be asking AESEL to do anything further.

### **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 Ms J to accept or reject my decision before 25 August 2025.

Emma Davy  
**Ombudsman**