

The complaint

Miss O is unhappy with AMERICAN EXPRESS SERVICES EUROPE LIMITED's ('Amex') handling of her credit cards and Amex's customer service.

For the purposes of this decision I will refer to the two credit cards as Miss O's Blue Card and Gold Card.

What happened

Miss O raised four separate complaints with Amex in relation to her two credit cards.

Amex considered three complaints Miss O raised relating to her Blue Card which included concerns about the changes to Amex's Direct Debit (DD) collection date; that manual payments to the card had not led to the adjustment of the DD amount; that Amex's complaint handling regarding one of the above Blue Card complaints fell short in terms of the service provided when Miss O didn't accept the complaint had been resolved and she was not called back about it when promised; as well as concerns about a call on 16 December 2024 Miss O said the Amex representative had disconnected.

Amex also considered Miss O's complaint about her Gold Card in relation to interest of 14 pence that was charged to the account despite the card balance being paid in full prior to the payment due date.

Of the concerns raised Amex only upheld Miss O's concerns about not reopening a complaint and failing to call. Amex apologised and paid £30 to Miss O's account to recognise this. Amex also provided explanations of what had happened on Miss O's accounts in relation to the other concerns raised and refunded the 14 pence interest Miss O had raised concerns about.

Our Investigator agreed with the parties for the above complaints to be considered under this one reference. The Investigator also let Miss O know the scope of what they could consider and concluded there was nothing to persuade them, in the circumstances of these matters, that Amex needed to do anything further than they already had.

Miss O said she disagreed with the Investigator's findings, but did not provide any new evidence or submissions in reply.

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.

Having done so, and having reviewed all the available evidence and submissions including online chat records and call recordings, my findings are that Miss O's complaint is not upheld for broadly the same reasons as those reached by the Investigator.

I also make clear that the scope of my considerations is limited. I am unable to fine or punish firms, and it is not my role to interfere with a firm's processes, systems or controls – these are considerations for the appropriate regulator. My role is to consider what is a fair and reasonable resolution in the circumstances of the individual case for both parties and, if appropriate, to decide what is fair and reasonable to put things right.

I am limited in this decision to consider the complaints that were raised and considered by Amex under four Amex complaint references as set out in the Investigator's view to both parties. I'm aware Miss O has other complaints in relation to these accounts, but I will not comment on those here.

The parties should also note that while I may not respond to each individual point raised and I have only included a summary of what's happened, I assure both parties I have reviewed all their submissions and I have focused on what I consider to be relevant to reaching a fair and reasonable resolution in the circumstances of this matter.

Gold Card

I've first considered Miss O's complaint relating to her Gold Card where she raised concerns about how interest had been applied to her account even though she had repaid the balance in full prior to the payment due date.

As Amex have explained, the application of the 14 pence interest resulted from the reversal of a payment to the account prior to the payment due date. So Amex have said the interest was due. Given the available evidence, including reviewing Miss O's statements, I've not seen anything to persuade me that Amex have acted unfairly here in how they've handled her account. And as Amex agreed to refund the 14 pence once Miss O raised her concern, I can't see that Miss O is financially worse off here anyway, so I see no reason for Amex to do any more in relation to this.

Blue Card

Miss O expressed concerns that a previous complaint hadn't been reopened, that she'd not been called to discuss her concerns and her follow up call about it over a week later was disconnected.

Amex already accept their level of service fell short in terms of their engagement with Miss O when she did not consider the concerns relating to her DD resolved. I recognise this would have been frustrating for Miss O and I've considered her submissions on the time involved sorting this out. But in the circumstances I think the £30 paid by Amex is fair to reflect what happened. I've listened to the follow up call that was dropped and it is not clear what happened but there is not enough to persuade me this was intentionally done and the call handler did progress Miss O's concerns about her DD after the call ended. So I don't think Amex need to do any more here.

I've considered the concerns that were raised about changes Amex would make in relation to the collection dates for the DD. Amex are entitled to make changes to the account under the terms and conditions of the account, and given it appears Miss O was more likely than not issued a notice of variation that there would be changes (Amex have said this was sent on 16 October 2024), I've not found enough to say Amex have acted unreasonably here. I'm also aware Miss O went on to change her billing cycle date later on to better suit her circumstances.

I have lastly considered the concerns raised that manual / credit adjustments applied to Miss O's account prior to the DD collection date in November 2024 did not reduce the DD collection amount.

Miss O's DD payment date was 27 November 2024 and the DD amount to be collected was £269.72 (the closing balance from the previous statement). Amex applied two credit adjustments to Miss O's account a few days before the DD payment date. I understand this was of concern to Miss O that her DD amount wasn't adjusted following these two credits as Miss O understood there was time to do this, but I've not seen enough to show this was something that was promised to happen. Overall I've therefore not seen enough to persuade me Amex have unfairly applied the terms of Miss O's account in this regard. And having reviewed the available statements, these show all the sums were credited to Miss O's outstanding balance.

Overall, I realise my findings will come as a disappointment to Miss O, but on balance – in relation to the considerations under this complaint - there is not enough to persuade me Amex have acted unfairly or unreasonably here.

My final decision

For the reasons above my final decision is that Miss O's complaint is not upheld.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss O to accept or reject my decision before 15 September 2025.

Kristina Mathews
Ombudsman