

## **The complaint**

Mrs F has complained that after closing her credit card account with AMERICAN EXPRESS SERVICES EUROPE LIMITED ('Amex'), she's not been refunded the 42 pence of credit outstanding on her account.

## **What happened**

Mrs F had an Amex credit card, and closed the account. This left her in credit of 42 pence, which she wanted to be paid. However, Amex required specific documentation, as Mrs F had changed her name since she'd had the account. Accordingly, it asked for proof of this change, by way of a marriage certificate. It also asked for an historical statement, showing payments Mrs F had made to the Amex account, from her designated bank account.

Our investigator thought this was fair. Mrs F disagreed. She felt her money was being fraudulently withheld, and that she doesn't have bank statements from four years ago. Nor does she know what account she'd have used to make repayments to the credit card.

The complaint's now been passed to me.

## **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, I'm not upholding it. I'll explain why.

I'm aware this complaint centres on a small sum of money – that is, nonetheless, not Amex's. However, whether the sum were 42 pence or £42,000, it makes no difference at all to Amex's obligations to protect its customers' accounts. What this means, is it needs to establish whether the person requesting funds is, indeed, the account holder.

Amex asked for proof of change of name and a bank statement, showing payments to Amex. I don't think either of these things are difficult to provide. Mrs F has said she doesn't have old bank statements, but these are easy to request. She's also said she doesn't know which bank account she'd have used, but I would expect that to be something she could establish, as she must have a limited number of accounts.

While I agree this must be frustrating, I don't think Amex has behaved unfairly. It behaved correctly to ensure there wasn't unauthorised access to a customer's funds.

## **My final decision**

For the reasons given above, it's my final decision not to uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs F to accept or reject my decision before 1 September 2025.

Elspeth Wood  
**Ombudsman**