

The complaint

Mr C is unhappy with the length of time it took American Express Service Europe Limited (“AmEx”) to return a payment that he made to his account in error.

What happened

Mr C mistakenly made a payment of £59.20 to his AmEx account which left the account in credit. On 6 April 2025, Mr C contacted AmEx and asked for the payment to be reversed back to him. AmEx processed the payment back to Mr C on 15 April, but Mr C hadn’t received that payment by 17 April, at which time he contacted AmEx and raised a complaint.

AmEx responded to Mr C’s complaint but didn’t feel that they’d done anything wrong in how they’d returned Mr C’s money to him or the length of time it had taken. Mr C didn’t agree, so he referred his complaint to this service.

One of our investigators looked at this complaint. But they didn’t feel that AmEx had acted unfairly as Mr C contended and didn’t uphold the complaint. Mr C remained dissatisfied, so the matter was escalated to an ombudsman for a final decision.

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.

Mr C feels that AmEx took an unreasonable amount of time to process the payment reversal he requested, and that he has been treated unfairly as a result.

In their response to Mr C’s complaint, AmEx explained as follows:

“American Express is not a bank, and we therefore use a bank to pay funds to customers; there is a ten [working] day period which is the maximum timeframe a credit balance refund should take. This is to allow for validation of the original transaction(s), confirmation of customers details for receipt of their returned funds, and processing to the customer’s bank...”

AmEx’s explanation doesn’t seem unreasonable to me, and I feel that it does explain why they have a ten working day timeframe to process requested payment reversals.

Notably, AmEx processed the payment to Mr C on 15 April, which was seven working days after Mr C requested the return of his money on 6 April, and therefore within the ten working day timeframe. Again, this doesn’t seem unreasonable to me, and I can’t see that Mr C was ever told that his money would be paid back to him any quicker than the ten working day timeframe to which AmEx adhere. And while Mr C hadn’t received the money into his bank account by 17 April, the processing of that payment was underway and I don’t feel that AmEx bear any responsibility for the time such processing took to complete.

I appreciate that Mr C was inconvenienced by not having access to his money during the period that AmEx were processing the payment, but I feel that the root cause of that

inconvenience was Mr C's own mistake in making the incorrect payment I the first instance. And having made that mistake, I feel that it was unfortunately the case that Mr C was then fairly subject to what I'm satisfied are the reasonable timeframes that AmEx adhere to regarding payment reversals.

All of which means that I don't feel that AmEx have acted unfairly towards Mr C by processing his money back to him in the time that they did – which, to reiterate, was within the ten working day timescale – and it follows from this that I won't be upholding this complaint or instructing AmEx to take any further or alternative action.

I realise this won't be the outcome Mr C was wanting, but I trust that he'll understand, given what I've explained, why I've made the final decision that I have.

My final decision

My final decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr C to accept or reject my decision before 9 December 2025.

Paul Cooper
Ombudsman