The complaint

Mr W is unhappy that American Express Service Europe Limited wouldn't move a purchase he made at the end of his statement period to the next statement.

What happened

On 5 June 2025, Mr W called AmEx because he was considering making a purchase that day and he was aware that day was also the last day of his statement period. Mr W wanted to make sure that his purchase was applied to the next statement period – the one beginning 6 June – so that he had a longer period to pay off the purchase without incurring interest on it. And when he asked AmEx about this, the agent said that if Mr W made the purchase that day that it would take the merchant a few days to process the purchase, meaning that it would be recorded at the beginning of the next statement period.

Based on the information provided by AmEx's agent, Mr W went ahead and made the purchase. However, the following day, 6 June, when AmEx produced Mr W's account statement for that month, Mr W found that the purchase was recorded at the end of that statement. That meant that Mr W needed to clear the purchase amount by the end of June to avoid paying interest on it, and not by the end of July as he wanted and how would have been the case had the purchase been included at the start of the next statement period as he was told it would be. Mr W wasn't happy about this, so he raised a complaint.

AmEx responded to Mr W and apologised for the incorrect information he'd been given. AmEx explained that they couldn't manually move the purchase to the following months' statement as Mr W wanted, but they did pay £50 to him as compensation for any trouble or upset that Mr W may have incurred. Mr W wasn't satisfied with Zenodo's response, so he referred his complaint to this service.

One of our investigators looked at this complaint. But they felt the response that AmEx had issued to it already represented a fair resolution to what had happened. Mr W disagreed, and 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.

AmEx don't dispute that Mr W was given wrong information by their agent, who incorrectly assumed that the merchant wouldn't officially record the purchase until at least the following day. AmEx have apologised to Mr W for this and paid £50 compensation to him. However, Mr W doesn't feel that this compensation amount fairly reflects the trouble and upset that he's incurred here.

In his submissions to this service, Mr W has described how having to pay the purchase price by the end of June, rather than the end of July, placed significant strain on his finances, which was exacerbated by his partner coming to the end of her maternity pay period.

I can appreciate how making that payment before the end of June – as Mr W did – may have been difficult in those circumstances. However, I feel that if Mr W was struggling financially because of a desire to repay the purchase before the end of June, then there were two reasonable alternative options available to him.

The first of these options was to return the item. I've reviewed the return policy for the merchant in question on the merchant's website, and having done so it seems that Mr W could have returned the item within 30 days of purchasing it and obtained either a full or partial refund depending on whether the item remained boxed and unopened.

Given that Mr W was aware that his next statement would be generated on 6 June, the day after he spoke with AmEx, it seems reasonable to me, even in consideration of the incorrect information Mr W was given, that Mr W could have mitigated against what happened by purchasing but not opening the item on 5 June, so that he could have returned it unopened on 6 June if he felt that he couldn't make the payment by the end of June. Furthermore, it may have been the case that Mr W could then have re-bought the item on or after 6 June, which would then have resulted in the item appearing on the July statement as he wanted.

Alternatively, Mr W could have repaid the item by the end of July and incurred one month of interest on that item. Clearly, that would not have been ideal, but the cost of the one month interest would have been less that the £50 that AmEx paid Mr W as compensation for his inconvenience, and so I don't feel that Mr W would have incurred any financial detriment as a result.

Because I feel that there were reasonable alternatives available to Mr W, I don't feel that it would be fair to consider AmEx as being solely responsible for any difficulty Mr W experienced because he chose to repay the item before the end of June.

Furthermore, I feel that the apology and payment of £50 that AmEx made to Mr W in consideration of the incorrect information he was given by their agent already provides a fair outcome to that aspect of Mr W's complaint. And I can confirm that AmEx's payment of £50 compensation is commensurate with what I might have instructed AmEx to have paid, had they not already done so.

In arriving at this position I've considered the impact of what happened on Mr W alongside the potential mitigating action that Mr W could have taken, as described. I've also considered the general framework this services uses when assessing compensation amounts, details of which are available on this service's website. And taking these factors into account, I feel that £50 is a fair compensation amount.

It therefore follows that I won't be upholding this complaint or instructing AmEx to take any further or alternative action here, because I feel that AmEx have already fairly responded to this complaint. I realise this won't be the outcome Mr W was wanting, but I hope 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 W to accept or reject my decision before 24 September 2025.

Paul Cooper
Ombudsman