DRN-5756803

The complaint

Mr G is unhappy that American Express Services Europe Limited ("AmEx") closed his account.

Mr G's complaint is brought to this service by his appointed representative. However, for ease of reference, I will refer to Mr G solely throughout this letter.

What happened

On 15 November 2024, AmEx wrote to Mr G and gave him two months' notice of their intention to close his account. Mr G wasn't happy that AmEx had made such a decision, so he raised a complaint.

AmEx responded to Mr G but reiterated that they would be closing his account as previously explained. Mr G wasn't satisfied with AmEx's response, so he referred his complaint to this service.

One of our investigators looked at this complaint. But they didn't feel AmEx had acted unfairly and so didn't uphold the complaint. Mr G 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.

AmEx have explained that they made the decision to close Mr G's account because of repeated abusive and unacceptable behaviour from Mr G. Conversely, Mr G explains that he suffers with illness and health issue that affect him greatly, and which can cause him to communicate inappropriately on occasion. As such, one question that I've considered here is whether AmEx should reasonably accept and tolerate the behaviour from Mr G that led to them closing his account, given the health issues that Mr G has described.

Ultimately, I don't feel that AmEx should fairly be expected to accept the behaviour exhibited by Mr G, regardless of any mitigating circumstances, such as Mr G's health, that contribute to that behaviour. And I feel that AmEx's position – that they aren't willing to subject their staff to the behaviour that Mr G exhibits – is a fair and reasonable one.

I appreciate that this will be of disappointment for Mr G, but I feel that it's for him to ensure that he engages with businesses in an acceptable way, or to make alternative arrangements if this isn't possible. In saying this, I'm not trying to understate or invalidate the difficulties that Mr G clearly faces here. But I am saying that I don't feel it's reasonable to expect a business to allow its staff to be subject to abusive or unacceptable behaviour, regardless of any wider circumstances that might contribute to that behaviour.

Furthermore, AmEx's terms include that they can choose to close an account for any reason, so long as they provide two months' notice to the account holder, which AmEx did. As such, I’m satisfied that AmEx acted in accordance with their terms and that they gave Mr G time to make alternative arrangements before his account was closed.

All of which means that I don’t feel that AmEx have acted unfairly towards Mr G here, and it follows 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 G was wanting, but I hope that he understands, 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 G to accept or reject my decision before 2 October 2025.

Paul Cooper
Ombudsman