DRN-5760537

The complaint

Ms M is unhappy that American Express Service Europe Limited ("AmEx") didn't honour a promotional bonus she feels she should have received.

What happened

Ms M applied for two AmEx cards on the same day. In her correspondence with this service, Ms M refers to these cards as the 'blue' card and the 'black' card respectively. For ease of reference, I'll also refer to these cards in that way.

The black card is a more advanced product than the blue card, and it's possible for a blue card to be upgraded to a black card, but not vice versa. Correspondingly, while the blue card provided a promotional bonus for new card members, the black card provided a more beneficial promotional bonus, but that bonus was only available if the card applicant didn't hold any other type of AmEx card (such as the blue card).

Ms M was expecting to receive a blue card and a black card simultaneously, as she had applied for both cards at the same time. But Ms M only received a blue card, and when she later enquired about the black card with AmEx, her blue card was upgraded to a black card, which meant that Ms M didn't qualify for the more beneficial promotional bonus offered by the black card (because she had upgraded to that card from a previously held card – the blue card). Ms M wasn't happy about this, so she raised a complaint.

AmEx responded to Ms M but explained that they only had record of Ms M applying for one card – the blue card. AmEx also noted that Ms M had already received the promotional bonus offer for that card, because she had already completed the required spending on that card to qualify for that bonus. Additionally, AmEx noted that Ms M had upgraded her blue card to a black card, but that the promotional offer for the black card wasn't available to upgrading card holders. Ms M wasn't satisfied with AmEx's response, so she referred her complaint to this service.

One of our investigators looked at this complaint. But they didn't feel that AmEx had acted unfairly towards Ms M by not considering her eligible to receive the promotional bonus for the black card. Ms M 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.

Having done so, I note that Ms M has provided several detailed submissions to this service regarding her complaint. I'd like to thank Ms M for these submissions, and I hope that she doesn't consider it a discourtesy that I won't be responding in similar detail here. Instead, I've focussed on what I consider to be the key aspects of this complaint, in line with this service's role as an informal dispute resolution service.

This means that if Ms M notes that I haven't addressed a specific point that she's raised, it shouldn't be taken from this that I haven't considered that point – I can confirm that I've read and considered all the submissions provided by both Ms M and AmEx. I also confirm that I have considered that point, but I don't feel it necessary to address it directly in this letter to arrive at what I consider to be a fair resolution to this complaint.

I won't be upholding this complaint or instructing AmEx to do anything further here. I appreciate this will be a disappointment for Ms M, especially as I don't doubt that Ms M's intention was to apply for the black card as a new cardholder so that she would qualify for the promotional bonus offered by that card. However, while that may have been Ms M's intention, I feel that, unfortunately, she didn't apply for the black card as a new cardholder but only did so when she already held the blue card, which meant that she didn't qualify for the promotional bonus offered to new cardholders that applied for the black card.

I take this position because I find the information provided by AmEx, which includes that they only have record of Ms M making one application – for the blue card – on the date on question, to be persuasive. I also note that shortly after the date in question, AmEx sent a message to Ms M prompting her to complete the application she had started for the black card but not completed. And I feel that it's reasonable to conclude from this information that while Ms M may have begun a black card application on the same date that she applied for the blue card, she didn't complete that application on that date, meaning that she applied for the blue card but not that black card on that specific date.

If Ms M wanted to benefit from the promotional bonus offer available to new cardholders on the black card, then I feel it was incumbent on Ms M to have applied for the black card first. However, unfortunately Ms M didn't do this, and because she was an existing card holder of the blue card when she did later complete an application for the black card, she wasn't eligible for the promotional bonus offered by that card. As stated, this is unfortunate, especially given Ms M's intentions here. But ultimately, it isn't AmEx's fault that Ms M applied for the blue card first. And because AmEx haven't done anything wrong here, but have processed card applications made by Ms M in the order that they were received, I won't be upholding this complaint or instructing AmEx to take any further or alternative action.

As alluded to above, Ms M has made several detailed submissions to this service and has raised a series of points that I won't be addressing directly here. This is because the key point of this complaint is that I don't feel that Ms M did apply for the black card first, or even that she completed her application for the black card on the same date that she applied for the blue card.

This means that I feel that AmEx's handling of Ms M's card applications was done in the correct sequence, meaning that Ms M wasn't eligible to receive the promotional bonus for then black card, as explained above. And it also means that I feel that the further points that Ms M raises dissolve when it's accepted – as I do accept – that Ms M applied for the black card when she already held the blue card, and so wasn't eligible for any new cardholder promotional offers on the black card.

I realise that this won't be the outcome that Ms M was wanting. But I hope that Ms M understand, given all that I've explained, why I feel that it was unfortunately the case that the actions that Ms M took when she applied for the cards didn't align with her intentions at that time, and why, as a consequence, I've made the final decision that I have here.

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 Ms M to accept or reject my decision before 23 September 2025.

Paul Cooper
Ombudsman