

The complaint

Mr S complains that American Express Services Europe Limited trading as American Express ('Amex') didn't help him with his Platinum credit card account following a previous complaint.

Mr S wants Amex to downgrade him to a Gold account. Alternatively, he wants Amex to cancel his Platinum account but backdate the pro rata refund of the annual membership fee.

What happened

Mr S opened a Gold credit card account with Amex in September 2024. Mr S upgraded to a Platinum account in November 2024.

Mr S complained that Amex charged him an annual fee of £650 for his Platinum account. He was unhappy this had a negative impact on his credit file as it pushed him over his credit limit. An ombudsman considered Mr S's complaint but didn't uphold it. The ombudsman didn't agree that Amex had misled Mr S about the fee during a call on 2 November 2024.

Mr S made a second complaint that Amex had closed his first complaint prematurely. He didn't want to pay an annual fee of £650 for his credit card, and said Amex should have offered him a solution.

Our investigator considered Mr S's second complaint. He said the Financial Ombudsman Service couldn't tell Amex to downgrade Mr S's account. He said Amex had acted fairly by offering to refund any unused portion of the annual fee if Mr S cancelled his Platinum account.

Mr S then requested an ombudsman's 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.

I've taken into account any relevant law and regulations, the regulator's rules, guidance and standards, codes of practice and (where appropriate) what is considered to have been good industry practice at the relevant time.

Having done so I've decided not to uphold Mr S's complaint. I agree with our investigator that Amex have treated Mr S fairly here. I'll explain why.

The rules the Financial Ombudsman Service follows limit what I can consider. I can't consider Amex's complaints handling process – for example, the extent of Amex's investigation, whether calls were made, and how long the process took.

Although I will mention what happened, I can't re-open the first complaint Mr S made to Amex. That's because Mr S's first complaint has already been decided by an ombudsman. This means I won't tell Amex to refund the Platinum account fee or change Mr S's credit file.

I've focused on Mr S's second complaint. I've considered how Amex supported Mr S when he said the Platinum account didn't meet his needs.

Mr S had a webchat with Amex. He said he was unhappy his first complaint had been resolved without talking to him. Mr S told Amex he had a neurological condition that meant he could easily mistake things. Mr S said he'd like a call to discuss the fee being removed and whether he could go back to a Gold account.

I have listened to the calls between Mr S and Amex in May 2025. Amex said Mr S couldn't downgrade to a Gold account or a Rewards account, but he could apply for a new account which would depend on his eligibility. Amex explained if Mr S was approved for a Gold account this would be free for the first year (although he wouldn't get the Gold card points bonus this time).

I think that's reasonable because Amex are under an obligation to lend responsibly. I wouldn't expect Amex to give Mr S a new credit card account without assessing if it was suitable and affordable to him at the time. I can't force Amex to lend to Mr S or give him a new account, as this is a business decision for Amex to make.

Amex said Mr S could cancel the Platinum account at any time and receive a pro rata refund of the fee. Mr S asked if the refund could be backdated to when he raised his first complaint. Amex said the fee refund would be calculated from the date of cancellation.

I think that's fair, as Mr S had used his Platinum card. Mr S had received bonus reward points when upgrading to Platinum, and accumulated points through spending and promotions. I think it's fair that Mr S pays for the time he's had the benefit of the Platinum account.

Amex said that if Mr S opens a new Gold account before cancelling his Platinum account, they can transfer his reward points to the Gold account. So Mr S can avoid losing his points if he is eligible for a Gold account. As an alternative, I think Mr S could spend his points before cancelling his Platinum account.

Mr S says Amex should have given him options earlier, in response to his first complaint. When Mr S first complained about the £650 fee, Mr S asked if Amex could listen to the call he'd had with them on 2 November 2024. I think it's reasonable that Amex focused on obtaining and listening to the call recording, rather than discuss alternatives to the Platinum account at that time. That's because Mr S had complained he shouldn't have been charged the fee.

Overall, I think Amex can show they've acted fairly by giving Mr S options when he said he didn't want a credit card account with a £650 annual fee. I know this will likely disappoint Mr S, but this means I don't uphold his complaint.

My final decision

For the reasons I've set out, I don't uphold Mr S's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S to accept or reject my decision before 9 February 2026.

Clare Burgess-Cade
Ombudsman