

The complaint

Mr C is unhappy that American Express Services Europe Limited (“AmEx”) couldn’t link his credit card to his Avios points account for several months, and with the service he received surrounding this.

What happened

Mr C wanted to link his AmEx credit card to his Avios points account, but AmEx were unable to do so for several months. The first attempt to link Mr C’s account was made in August 2024. A date-of-birth mismatch between the accounts was later identified, but when this was resolved the account still wouldn’t link.

Eventually, in April 2025, after numerous attempts to link the account hadn’t worked, the accounts were successfully linked. Mr C wasn’t happy that it took so long to link the accounts, or with the service he’d received from AmEx surrounding the matter. So, he raised a complaint.

AmEx responded to Mr C and apologised for the length of time it had taken to link his account and made payments to him totalling £300 as compensation for the frustration and inconvenience he’d incurred. Mr C 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 felt that AmEx’s apology and payment of £300 compensation already represented a fair resolution to what had happened. Mr C didn’t agree, 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.

It isn’t in dispute that Mr C was frustrated and inconvenienced by AmEx’s inability to link credit card to his Avios points account, but upon review I feel that the £300 compensation that AmEx have already paid to Mr C does represent fair compensation for what happened.

I’m aware that Mr C may feel that the level of trouble and upset that he experienced should merit a larger amount of compensation here. And if I felt that it was definitely the case that AmEx were solely responsible for what happened, I might agree. However, I don’t feel it can fairly or reasonably be said that AmEx were solely responsible for what happened here.

I say this because AmEx were attempting to link their credit card to an Avios account, which is a third-party account administered by a separate company, i.e. not by AmEx. Furthermore, AmEx can’t confirm why they were able to successfully link Mr C’s account in April 2025, after all previous attempts had failed, which I feel suggests the possibility that a change might have been made that was outside of AmEx’s control or influence which enabled the linking of the account.

Furthermore, upon reviewing Mr C's interactions with AmEx, including listening to recordings of phone calls between Mr C and AmEx, I feel that AmEx did try to help Mr C link his accounts as would generally be expected.

AmEx did at one point suggest to Mr C that a discrepancy between his AmEx and Avios accounts in his date of birth might be the cause of the issue. But when Mr C updated his date of birth on his Avios account, the credit card still couldn't be linked. It therefore seems reasonable to conclude that while if the date of birth discrepancy was a contributing factor, it wasn't the sole contributing factor, and there may have been other discrepancies or other issue that were later resolved that did enable the accounts to be linked.

In taking this position, I'm not saying that AmEx definitely weren't solely responsible for the issues Mr C experienced. But I am saying that based on the information available to me, I don't feel that it can reasonably be concluded that AmEx were the sole cause of the problem, and I feel that there's compelling circumstantial evidence to suggest that they might not have been.

Of course, this doesn't affect the impact of what happened on Mr C. But as an impartial party, it does impact the level of responsibility and accountability that I feel should fairly and reasonably be attributed to AmEx because of what happened. And this mitigates the amount of compensation that I feel that AmEx should fairly pay to Mr C here.

Mr C is also unhappy with the service he received from AmEx. Having listened to phone calls between Mr C and AmEx it's clear that Mr C was frustrated and concerned by what was happening, and there were instances where conversations between Mr C and AmEx could potentially have been handled better by AmEx's agents. But overall, I don't feel that AmEx did provide any significant instances of poor service to Mr C and did try to help him.

In his submissions to this service, Mr C has said that AmEx told him the matter was fixed when it wasn't. I haven't encountered any evidence of this. Rather, I've heard AmEx telling Mr C that they would attempt to link his account were being made and would be followed up on, but I haven't heard AmEx incorrectly tell Mr C that his account had been linked.

In his recent correspondence with this service, Mr C has said that because his card couldn't be linked, he was delayed the attribution of Avios points from his credit card spending which would have allowed him to purchase a flight using his points.

However, while that may be the case, Mr C hasn't 'lost out' in an overall sense. This is because while Mr C may not have been able to use his Avios points at that time, he is able to use them now, which he wouldn't be able to do if he had already spent them. Additionally, when our investigator asked Mr C in July 2025 whether he had had any travel plans that had been impacted by what had happened, Mr C confirmed that he had not.

All of which means that I feel that the apology and payment of £300 that AmEx have already issued to Mr C in response to his complaint does already represent a fair outcome to what's happened. To reiterate, this is because while I accept that Mr C has incurred notable upset and frustration, I'm not convinced that it would be fair to hold AmEx solely accountable for that upset and frustration.

I realise this won't be the outcome Mr C was wanting, but because I do feel that AmEx have already issued a fair response to his complaint, I won't be upholding this complaint or instructing AmEx to take any further or alternative action. I hope Mr C will 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 24 October 2025.

Paul Cooper
Ombudsman