

The complaint

Mr F complains that AMERICAN EXPRESS SERVICES EUROPE LIMITED (AMEX) recorded incorrect information on his credit file, causing him considerable distress and inconvenience.

What happened

Mr F had an AMEX account and attempted to make some payments on it during October 2022 through to January 2023. Mr F said he was prevented from doing so.

Mr F said that in December 2022 AMEX reported incorrect information to the credit reference agencies (CRA) which adversely affected his credit file. Mr F says he's unable to obtain credit or to manage his bills, and the situation has led to him becoming unemployed.

To resolve things, Mr F wants AMEX to correct his credit file, apologise for the distress and inconvenience caused, and compensate him for his financial loss.

In June 2024, AMEX issued their final response to Mr F's complaint which they upheld. In summary, it said there had been some miscommunication by their representatives. As such they would amend Mr F's credit file and remove the late payment markers for October 2022 through to January 2023. It also said a payment of £50 had been arranged as compensation.

Unhappy with their decision, Mr F brought his complaint to our service where it was passed to an Investigator to look into. Mr F told our investigator that his credit file hadn't been amended.

AMEX told our Investigator they believed the complaint was raised to them too late and so was outside of our jurisdiction. However, in June 2025, the Investigator issued a view concluding Mr F had brought his complaint to us in time and so it was a complaint we could consider.

AMEX accepted the view and provided further information about the complaint in their file submission. In summary, they said Mr F's credit file was corrected.

In July 2025, the Investigator issued their view of Mr F's complaint. In summary, the Investigator didn't think AMEX acted unfairly in the circumstances as Mr F was still responsible for the balance he incurred on the credit card.

Mr F responded to say that he disagreed with the Investigator's assessment as his credit file was still showing the incorrect information.

In August 2025, the Investigator issued a second view of the complaint. In summary the Investigator upheld the complaint as they considered the impact of AMEX's error, although corrected by them, would have caused considerable distress and inconvenience to Mr F. The Investigator recommended that AMEX pay Mr F £200 in compensation.

AMEX accepted the Investigator's second view, however Mr F didn't. He didn't consider that £200 was a proportionate amount of compensation, however as the Investigator's opinion

remained unchanged, Mr F asked that his complaint be referred 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.

In considering what is fair and reasonable, I've thought about all the evidence and information provided afresh and the relevant law and regulations, regulators' rules, guidance and standards, codes of practice and (where appropriate) what I consider to have been good industry practice at the relevant time.

Firstly, I'm aware that I've summarised this complaint in far less detail than the parties and I've done so using my own words. I'm not going to respond to every single point made by all the parties involved. No discourtesy is intended by this. Instead, I've focussed on what I think are the key issues here.

Our rules allow me to do this. This simply reflects the informal nature of our service as a free alternative to the courts. If there's something I've not mentioned, it isn't because I've ignored it. I haven't. I'm satisfied I don't need to comment on every individual argument to be able to reach what I think is the right outcome.

I recognise Mr F has raised another complaint with our service which has reached a final decision. So, I won't be commenting on the issue raised in that complaint as it wouldn't be appropriate for me to do so. It also wouldn't be appropriate for me to comment on any other complaint points raised by Mr F that AMEX hasn't had the opportunity to consider in the first instance. So, the focus of my decision is on the credit information reported by AMEX in relation to Mr F's credit card account with them, whether it's been corrected, and the resultant impact it's had on him.

In his complaint to us, Mr F said he was unhappy because AMEX had made an error when updating his credit information. Mr F also told us of the impact this has had on him.

The Information Commissioner's Office (ICO) Principles for the Reporting of Arrears, Arrangements and Defaults at Credit Reference Agencies is relevant in this case, it says: *"Lenders that supply data to the CRAs are required to ensure that the data is accurate, up to date and meets agreed quality standards"*.

In their final response AMEX acknowledged the error they made, upheld Mr F's complaint and confirmed that they'd amend his credit file with the correct information. So, I'm satisfied an error had been made in relation to Mr F's payment information.

Mr F provided an updated copy of his credit file which showed that for October 2022 through to January 2023, there were no late payments made on his account. This is identified with a zero being marked against those payments. Having considered this I'm satisfied the credit information shows no late payments for the dates which are in dispute by Mr F.

I'm satisfied AMEX has amended the information as they advised. Mr F however has said the adverse credit is still showing late payments and had a default on it. Having reviewed the credit data I think Mr F is concerned about the information that is on his credit file after January 2023 and I can see that late payment markers are present, and which appears to have resulted in a default showing.

I've not considered the root cause of those late payment markers or the default as this wasn't the complaint raised to us by Mr F.

Mr F has told us about the impact the situation has had on him. He's told us that his credit rating has fallen significantly and that this has led to him becoming unemployed and losing his business. I doubt that there's been some impact on Mr F because of AMEX's error, however as I'm satisfied this has been correct by them, I don't consider the full impact as described by Mr F is due to AMEX's actions.

I do, however, consider there would have been some initial distress and inconvenience caused and for that I'm in agreement with our Investigator that £200 compensation in total, fairly acknowledges the trouble and upset caused. I think the further impact to Mr F's credit file is related to other elements of his credit card account which he'll need to raise with AMEX if he remains unhappy with it.

However, in relation to the late payment markers for October 2022 through to January 2023, I'm satisfied AMEX has put things right.

My final decision

Having thought about everything above along with what is fair and reasonable in the circumstances I uphold this complaint and instruct AMERICAN EXPRESS SERVICES EUROPE LIMITED to:

- Pay Mr F £200 in compensation for the distress and inconvenience caused as result of the incorrect credit information recorded with the credit agencies. (if they've already paid him the £50 offered, they should pay him an additional £150)

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr F to accept or reject my decision before 19 November 2025.

Benjamin John
Ombudsman