

The complaint

Mr K complains that American Express Services Europe Limited ('Amex') treated him unfairly when handling his credit card account.

Mr K wants an explanation for his treatment and for Amex to pay him compensation.

What happened

Mr K was unhappy with Amex's response to his complaint. He asked the Financial Ombudsman Service to investigate the following issues:

- (a) Amex didn't explain if the credits to his account were goodwill gestures or refunds. This was confusing and Mr K spent time trying to get an answer.
- (b) Amex wanted Mr K's recent bank statement to refund him £1.34, then did the refund without it. This was contradictory and wasted Mr K's time.
- (c) Amex refused to set up a new complaint. Mr K is concerned about transparency and fair handling.
- (d) Amex didn't respond to Mr K's comments in his email dated 5 March 2025. Mr K wanted Amex to reply to two points:
 - Although Amex said they had a right to decide how to handle his complaint, this didn't make it acceptable or fair.
 - Amex's final response letter dated 4 February 2025 should have included the issues set out in Mr K's email dated 3 February 2025 and these should not have been addressed separately.

Mr K would like compensation for his distress and inconvenience due to Amex's errors, delays, and contradictory communication.

Our investigator considered Mr K's complaint but didn't uphold it. He didn't agree Amex had treated him unfairly. Mr K disagreed and sought 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 considered any relevant law and regulations, the regulator's rules, guidance and standards. I've considered codes of practice and good industry practice.

I am sorry to disappoint Mr K but I don't uphold his complaint, meaning I don't agree that Amex needs to do anything differently to resolve the complaint. I'll explain why, and I'll address each issue in turn.

(a) Explaining the credits

I've read the emails between Amex and Mr K. I don't agree Amex took an unreasonable amount of time to respond to Mr K's questions.

Mr K asked for details of the credits to his account on 26 December 2024. Amex responded on 17 January 2025 saying there were 'credit adjustments' and 'credit balance refunds.' Mr K asked what this meant, and Amex replied with an itemised breakdown a few days later.

Amex emailed Mr K on 17 February 2025, and Mr K asked more questions on 22 February 2025. Mr K asked Amex to respond on 7 March 2025. Amex then replied and apologised for the delay.

Amex apologised again in their final response letter for not giving a fully itemised breakdown of the credits when they first wrote to Mr K on 17 January 2025.

I consider Amex's apology is reasonable for what happened here, and I don't agree this merits financial compensation. There is usually some inconvenience when sorting something out. I don't agree Mr K was caused more inconvenience than I'd expect here.

(b) The refund

I've read Amex's policy for issuing refunds. Amex usually need to see a customer's bank statement dated within the last three months. I consider it fair that Amex asked Mr K to send this to them on 17 January 2025.

On 21 January 2025 Amex asked Mr K for his bank statement again. Amex then paid the refund without seeing it. Amex told Mr K on 21 January 2025 that his bank statement was no longer needed, which Mr K found contradictory.

Amex said they paid the refund to give Mr K a good customer experience. They said they didn't need the bank statement because the refund was a small amount, and they already had Mr K's bank details. I understand this was frustrating for Mr K, but I don't agree Amex dealt with Mr K unfairly here.

(c) Setting up a new complaint

Mr K wanted the trouble he'd been caused over the £1.34 refund to form a new complaint. It isn't my role to say how Amex should set up their complaints, that's for them to decide.

Understandably, Mr K wants to make sure his complaints are responded to fully, in an organised and clear way. I accept this is more likely to happen if complaint points are addressed one at a time.

However, I think it is helpful to consider everything together if there are linked issues. This gives an overall picture of what's happened, and it can be quicker to get an answer.

Amex responded to Mr K's complaint about the £1.34 refund. This means I have considered Mr K's complaint about the refund in this decision.

(d) Unanswered questions

- Amex said they are within their rights to decide how to handle Mr K's complaint. Mr K said this didn't mean it was acceptable or fair. I wouldn't expect Amex to reply to this because they'd already given their opinion. They said the next stage was for Mr K to refer his complaint to the Financial Ombudsman Service, which I agree was a reasonable response.
- I think it's reasonable that Amex only referred to the complaint in their final response letter. Amex explained to Mr K why they had replied to new issues separately. I'm satisfied that Amex didn't need to say more to Mr K when he said he was unhappy about this.

I am sorry to hear Mr K has experienced stress and anxiety dealing with Amex. He said they were shambolic and disorganised, and this has affected his health conditions. Mr K asked for compensation.

I am aware of how unhappy Mr K is with Amex, but I can only award compensation if I find Amex have treated Mr K unfairly. I've thought carefully about this, but I don't agree they have.

I know this won't be the result Mr K was hoping for, but I don't uphold his complaint. This means I won't ask Amex to pay Mr K compensation.

My final decision

For the reasons I've given, I don't uphold Mr K's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr K to accept or reject my decision before 21 October 2025.

Clare Burgess-Cade
Ombudsman