

The complaint

Mr H is unhappy that a spend tracker maintained by American Express Services Europe Limited (“AmEx”) on their mobile app stopped working, making it difficult for him to track his credit card spending.

What happened

Mr H holds a card with AmEx that allows him to avail of a promotion once he has spent a certain amount within an anniversary year. Mr H tracked his spending using the spend tracker on AmEx’s mobile app, and he timed his spending to qualify for the promotion strategically, to his optimal advantage.

However, from November 2024, the spend tracker on the mobile app stopped working, which meant that Mr H couldn’t track his spending in the manner he’d done previously and which he felt contributed to him qualifying for the promotion at suboptimal times. Mr H wasn’t happy about this, so he raised a complaint.

AmEx responded to Mr H but didn’t feel that they’d done anything wrong, although they did offer Mr H a promotional points offer as a goodwill gesture, which they then applied to Mr H’s account. Mr H 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 noted that Mr H could monitor the spend on his account via other channels, including if Mr H logged into his AmEx account online, and didn’t feel that AmEx had acted unfairly as Mr H contended. Mr H 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.

Having done so, I won’t be upholding this complaint. While I appreciate that Mr H would have preferred to monitor his spending via the mobile app, when the spend tracker stopped working on the app, he could still monitor his spending via a tracker when logged into his online account.

Mr H has suggested that logging into his account was far less accessible than using his mobile app. I’m not convinced by Mr H’s argument, and while I accept that it may have been slightly less accessible than using a mobile app, Mr H could use a web browser on his mobile phone to log in to his AmEx account or access his account on a laptop or other form of computer. Additionally, information about Mr H’s spending was presented to him by AmEx on his monthly statements.

I therefore don’t accept Mr H’s position that he was effectively prevented from monitoring the spending on his account. Instead, I feel that AmEx continued to provide ways for Mr H to monitor his account spend effectively, even if doing so would have been slightly less

convenient for Mr H than had previously been the case using the mobile app. Ultimately, if monitoring his spending in real time was as important to Mr H as he suggests in his complaint, then I would reasonably have expected him to have logged into his AmEx account online to do so.

It follows from the position that I've taken in this regard that I also don't accept that AmEx have caused Mr H to qualify for promotions at suboptimal times. Instead, because I feel that Mr H had the ability to effectively monitor his spend via the tracker available to him when he logged on, I feel that it's Mr H who should be considered accountable and responsible if he didn't monitor his spend using that available tracker and qualified for promotions before or after he would have ideally liked to have done.

Mr H is also unhappy that when he contacted them about the tracker, AmEx gave him a series of individual troubleshooting exercises when they were aware, or should reasonably have been aware, that the issue was a known systemic fault and that the exercises they gave to Mr H wouldn't work.

I can appreciate Mr H's frustration in this regard. But I haven't seen anything to suggest that the issue had been identified by AmEx as a systemic issue when Mr H contacted them and I feel that AmEx were acting in good faith to try to help Mr H restore the functionality that he wanted. As such, while I appreciate that it's now understood that the troubleshooting actions AmEx asked Mr H to undertake had no chance of being successful, I feel that this is unfortunate, but not unfair – because it wasn't understood by AmEx that those actions wouldn't be successful when they were recommended to Mr H.

All of which means that I won't be upholding this complaint or instructing AmEx to take any form of action. This is because I'm satisfied that there were alternative ways for Mr H to monitor his spending and that it isn't reasonable for Mr H to suggest that the tracker on the mobile app was indispensable or privileged such that those alternative tracking methods weren't viable. I hope that Mr H 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 H to accept or reject my decision before 10 February 2026.

Paul Cooper
Ombudsman