

## **The complaint**

Mr A complains that American Express Services Europe Limited (AESEL) cancelled his direct debit.

## **What happened**

Mr A has held an American Express Platinum Card since July 2019.

In June 2025<sup>6</sup> AESEL contacted Mr A to advise him that following an internal review of the details it held for him, his Direct Debit information (the name on his bank account) didn't match the name on his AESEL account. AESEL requested Mr A to validate his bank account details.

Mr A contacted AESEL to discuss the correspondence he'd received. During the conversation, Mr A confirmed the name on his bank account details. It was identified that the name held by AESEL was different as the first name was missing. The agent explained to Mr A how to resolve the issue.

Mr A complained to AESEL. He said the discrepancy was due to an error by AESEL when it processed his application for the card.

AESEL issued a final response on 5 June 2025. It said it had been unable to set up a Direct Debit using the bank details that Mr A had provided. It requested that Mr A verified that the account details he had provided were correct and asked him to pay his bill online until the Direct Debit was confirmed. AESEL said it had checked Mr A's application from 2019 and had found that the name he gave was the name which appeared on his card. AESEL said it hadn't made an error. AESEL said that if Mr A had changed his name, he could request a name change and his name would be amended, following which he could apply for a Direct Debit because the name on the card would match the name on his bank account. AESEL apologised for any inconvenience caused to Mr A and offered him £25 as a gesture of goodwill.

Mr A remained unhappy and brought his complaint to this service.

Our investigator didn't uphold the complaint. He said that AESEL was obliged to act when it found that the name on Mr A's bank account wasn't the same as the name on his card. The investigator was satisfied that AESEL had explained how this could be rectified moving forwards.

Mr A didn't agree so I've been asked to review the complaint.

## **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 know it will disappoint Mr A, but I agree with the investigator's opinion. I'll explain why.

I've read and considered the whole file including the points advanced by Mr A, but I'll limit my comments to those points which are most relevant to my decision. If I don't comment on a specific point, it's not because I've failed to take it on board and think about it, but because I don't think I need to comment on it in order to reach what I think is the right outcome.

I've reviewed the online application that Mr A submitted when he applied for the card in 2019. AESEL has provided this service with a screenshot of the application data. This shows that Mr A stated that his prefix was "M", that his first name was "L \*\*\*\*\*" and that his last name was "A \*\*\*\*\*".

AESEL used the information provided and issued Mr A with a credit card in the name of "L \*\*\*\*\* A \*\*\*\*\*".

Mr A's application passed the electronic verification checks so there was no requirement for him to provide documents to prove his identity.

Based on what I've seen, AESEL didn't make an error when it issued the card in 2019. The information provided by Mr A on his online application has been correctly reproduced on his account and card.

Mr A is unhappy that he was able to make payments to his card by Direct Debit for several years before the Direct Debit was cancelled due to the discrepancy between the name on his bank account and the name on his AESEL account. I appreciate that this has caused Mr A frustration. AESEL has explained that the discrepancy was identified during an internal review. All lenders are allowed to conduct reviews from time to time as part of their lending policy. Where a discrepancy such as the one which has been found in this case is found, AESEL is required to make sure that the details it holds match those on the customer's bank account.

I've looked at what AESEL did when the discrepancy was identified to see if it treated Mr A fairly. AESEL advised Mr A that if his full name was different to that which appeared on his card, he could request a name change to match the name on his bank account. AESEL explained that once the name had been amended, the Direct Debit could be set up. I don't think this was an unreasonable resolution for AESEL to suggest.

I appreciate that this has caused significant inconvenience for Mr A. However, I haven't been able to identify any error on AESEL's part. Nor is there anything to suggest that AESEL has treated Mr A unfairly. Ultimately, AESEL are allowed to review customer accounts and – where an issue is identified – are obliged to act accordingly.

For the reasons I've explained above, I'm unable to uphold the complaint.

### **My final decision**

My final decision is that I don't uphold the complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr A to accept or reject my decision before 23 December 2025.

Emma Davy  
**Ombudsman**