

The complaint

Mr K complains about American Express Services Europe Limited's handling of a request to have continuous payment authority (CPA) instructions cancelled.

What happened

Mr K held a credit account with American Express. In November 2024 Mr K contacted American Express to look to cancel all CPA authorities on the card. It has agreed Mr K was provided with misleading and inaccurate information during this communication, which led to an unnecessary action of Mr K's card being cancelled and a new one provided, as well as not all CPAs being cancelled, which was Mr K's financial objective. Separate to this contact, Mr K also experienced problems with a credit balance refund after he'd manually made a payment to the account.

Mr K complained to American Express about these problems and it issued a final response letter in February 2025, offering him £25 for the level of customer service that had been provided. Unhappy with American Express' response Mr K referred his complaint to our service for review. While the complaint has been with our service Mr K experienced further problems with CPAs continuing to debit his account, up until July 2025.

One of our investigators reviewed the details of Mr K's complaint and upheld it. Ultimately, their view set out why they considered American Express' actions to have been unreasonable in the circumstances, and that it needed to refund Mr K all of the transactions debited from his account by way of CPA from November 2024, as well as pay him £500 for the distress and inconvenience caused.

Mr K accepted our investigator's view; American Express didn't agree. In summary it maintained its position that while the level of service it provided fell below what Mr K ought reasonably to have expected, that its actions in not identifying and cancelling all CPAs was reasonable in the circumstances. American Express asked for an ombudsman's review, so the complaint has been passed to me to decide.

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.

The information in this case is well known to Mr K and American Express, so I don't intend to repeat it in detail here. I'd like to assure both parties that I've carefully reviewed the detailed submissions provided. However, in my decision I've not referenced all of the points or touched on all the information that's been provided. Instead, I've focused my findings on what I consider to be the key points and relevant facts of the complaint. I don't mean to be discourteous to Mr K or American Express by taking this approach, but this simply reflects the informal nature of our service.

Having considered everything available to me I'm upholding this complaint, and I'm in agreement with our investigator's recommendations within their latest view. I don't consider

American Express' actions to have been reasonable in the individual circumstances. I say this because:

- It's agreed that Mr K was provided with misleading and incorrect information by an American Express representative in November 2024 about cancelling CPAs on his account.
- This included him unnecessarily having his card cancelled, and led to Mr K reasonably believing no further CPAs would debit his account.
- When Mr K became aware further CPA collections had debited his account, he immediately contacted American Express to resolve the situation. Following this further contact Mr K reasonably believed again that all CPAs had been cancelled.
- Further CPAs debited Mr K's account in 2025, and American Express hasn't been consistent in its handling of these.
- The level of customer service Mr K received, and which American Express has acknowledged, was below what he ought reasonably to have expected. I consider this to be the case both in terms of the misleading and inaccurate information he was provided on multiple occasions about the CPAs, as well as American Express' handling and understanding of his complaint.
- Mr K also experienced problems with a credit balance refund. While it's acknowledged this situation arose through his actions, Mr K was provided with misleading information about the situation and process, causing further confusion, distress and inconvenience.

While I acknowledge American Express has said it was for Mr K to identify each specific CPA he wished to cancel, I'm not persuaded it's reasonable that it couldn't support Mr K in achieving his financial objective of cancelling the CPAs linked to his account. And given Mr K was provided with inaccurate and misleading information on multiple occasions, as well as receiving conflicting outcomes to some CPA transactions, I consider it needs to take further action to fairly resolve this complaint.

I've also considered Mr K's testimony about the impact American Express' actions have had on him. Having done so I consider Mr K has been put to considerable distress and inconvenience during this process and complaint journey. I'm persuaded by Mr K's testimony that the multiple occasions of misleading and incorrect information caused him much distress; and led to him needing to engage with American Express on multiple occasions across a number of months, causing further inconvenience. I consider American Express' inconsistency in how it handled some of the CPA transactions will have only added confusion and further distress.

Mr K ultimately decided to close his account with American Express, which I acknowledge was his decision to make; but I consider this adds further weight to the impact Mr K says American Express' actions had on him, and what he considered was the only solution to fully resolve the matters he complains of here. I'm therefore satisfied that an award of £500 is fair and reasonable to reflect the impact of the considerable distress and significant inconvenience of American Express' actions on Mr K.

Putting things right

To fairly resolve this complaint I direct American Express to:

- Provide Mr K with a credit for the value of the CPAs it has already agreed to cover, which debited his account from 6 November 2024 to 31 January 2025 inclusive.
- Provide Mr K with a credit for the value of the two CPAs which debited his account in June and July 2025.
- Apply 8% simple interest on all of these credits, from the date of payment to the date of settlement. †
- Pay Mr K £500 to reflect the distress and inconvenience caused.

As Mr K's account with American Express is now closed, it will need to engage with Mr K to understand how these payments should be made.

† HM Revenue & Customs requires American Express to take off tax from this interest. It must give Mr K a certificate showing how much tax it's deducted if he asks for one.

My final decision

My final decision is that I uphold this complaint and direct American Express Services Europe Limited to take the above action in resolution of this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr K to accept or reject my decision before 9 February 2026.

Richard Turner
Ombudsman