

The complaint

Mr M complains about his customer experience when he contacted American Express Services Europe Limited (AESEL).

What happened

On 8 September 2025 Mr M contacted AESEL to redeem his Membership Reward Points for a statement credit. The agent advised Mr M that this wasn't possible as the Membership Reward Points had expired due to Mr M cancelling his account over 30 days prior. Mr M wasn't happy as he hadn't been advised of this policy. When the agent placed the call on hold to see if there was anything they could do, Mr M heard the agent using inappropriate language about him. He complained to AESEL.

AESEL upheld the complaint. It found that the agent had used explicit language towards Mr M and offered compensation of £200.

Mr M wasn't happy with the response and brought his complaint to this service. Mr M says he was extremely offended at what happened and he wants more compensation.

Our investigator upheld the complaint. She said she didn't think the offer of £200 compensation was sufficient and said AESEL should pay a further £150 compensation.

Mr M didn't agree. He said he thought compensation of £750 was more reflective of his complaint. He said the experience had left him distressed, humiliated and upset and that it had impacted on his confidence to call customer services again.

Because Mr M didn't agree 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've listened to the call dated 8 September 2025. I'm not going to repeat the contents of the call here. Both Mr M and AESEL are aware of the language used by the agent.

Having listened to the call, I agree with Mr M that the agent denied swearing at him when he challenged her about what he had heard.

AESEL has acknowledged that the agent's behaviour and language wasn't acceptable and has paid compensation of £200. The investigator at this service increased the compensation to £350.

Mr M feels that he should receive compensation of £750. I've thought about this.

When looking at whether compensation is fair and reasonable, it isn't the role of this service to punish a business. The approach of this service is to look at what happened, assess the impact on the consumer and award compensation if appropriate.

Compensation isn't an exact science. There are compensation guidelines on this services website and Mr M has referred to these. Ultimately, I must assess the level of distress and inconvenience caused, and whether the impact has been serious and/or long lasting.

Mr M has said that the incident caused him distress and humiliation. He says that it has impacted his confidence to call customer services again. I'm sorry that Mr M had this experience, and I do understand that it must've been distressing. The denial of swearing by the agent when challenged was an aggravating factor and caused Mr M further distress.

Overall, however, I do think the compensation recommended by the investigator is fair and reasonable, taking all the circumstances of the complaint into account.

Putting things right

To put things right, American Express Services Europe Limited must pay total compensation of £350 to Mr M (less credit for any sums already paid).

My final decision

My final decision is that I uphold the complaint. American Express Services Europe Limited must pay total compensation of £350 to Mr M (less credit for any sums already paid).

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr M to accept or reject my decision before 25 December 2025.

Emma Davy
Ombudsman