

The complaint

Mr M complains that transactions made using his credit card from American Express Services Europe Limited (AESEL) on 29 July 2025 were reflected on his account as having been made on 28 July 2025. This impacted on his qualifying spend for a companion voucher.

What happened

Mr M holds a credit card account with AESEL. The card carried benefits including a companion voucher if the spend threshold of £15,000 is met in the membership year. Mr M's membership year runs from 29 July – 28 July.

On 29 July 2025 Mr M completed a transaction for 4 tickets at £668.32 each with an airline. Mr M's account showed the transactions as taking place on 28 July 2025, with the result that the spend doesn't count towards Mr M's qualifying spend for a companion voucher in the current membership year.

Mr M complained to AESEL. He said the transactions should be considered towards the spend threshold for the current membership year.

AESEL didn't uphold the complaint. In its final response it said the transactions were processed before the new companion earning window.

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

Our investigator didn't uphold the complaint. She said the transactions had been recorded as happening on 28 July 2025 and that AESEL couldn't change the date or allow the spending to be carried forwards to the 2025/26 membership year.

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 know it will disappoint Mr M but I agree with the investigator's opinion. I'll explain why.

I've reviewed the information provided by both parties.

Mr M has provided an electronic ticket receipt bearing the date of 29 July 2025. He says he purchased the 4 tickets after midnight (GMT) on 28 July 2025 i.e. on 29 July.

Mr M has also provided a copy of his statement. This shows the transactions as taking place on 28 July 2025.

Mr M says that AESEL has made an error and that the transactions made on 29 July 2025 have been incorrectly treated as being made on 28 July 2025.

AESEL has said that the transactions were authorised on 28 July 2025 which means they count towards the spend threshold in the 2024/25 membership year. It confirmed that the new membership year runs from 29 July 2025 to 28 July 2026, and that spending collected in one 12-month period can't be carried over to the next 12-month period.

I understand that Mr M believes that AESEL has made an error. However, based on what I've seen, AESEL's systems recorded the transactions as being authorised and processed on 28 July 2025. This is reflected in Mr M's statement. I appreciate that Mr M's tickets show an issue date of 29 July 2025, but this only establishes the date when the tickets were issued, not the date when they were purchased or that payment was made.

Having reviewed the available information, I haven't found anything to suggest that AESEL made an error or that the transactions have been incorrectly recorded by AESEL's systems.

I'm satisfied that AESEL correctly advised Mr M that the transactions count towards the spending threshold in the current membership year.

I appreciate that Mr M will be disappointed by my decision. The current membership year runs to 28 July 2026 so there are several months left for Mr M to achieve the spend threshold.

For the reasons I've explained, 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 M to accept or reject my decision before 31 December 2025.

Emma Davy
Ombudsman