

The complaint

Mr P complains that AMERICAN EXPRESS SERVICES EUROPE LIMITED trading as American Express “AESEL” has re-debited annual cashback it applied twice, due to a system error.

What happened

Besides summarising Mr P’s complaint, I won’t repeat all the facts here, as those aren’t in dispute. Rather, I’ll focus on the reasons for my decision.

In April 2025, AESEL credited Mr P’s annual cashback of £219.78. Later, in the same month, AESEL made a duplicate credit for the same amount, as a result of a technical error.

Mr P says he wasn’t aware this had happened, until August 2025, when AESEL told him about it. AESEL said it would debit the amount in September 2025 to reverse the duplicate payment. AESEL apologised for its error but didn’t offer to do anything further than this, to put things right.

Mr P says the error was entirely outside of his control and yet he’s being left to deal with the inconvenience and the financial stress. He says he now faces a sudden debit of £219.78 that he needs to pay off within one month to avoid any additional fees. Despite asking to repay the amount over a longer period, Mr P says AESEL said it was unable to do so. He says the situation created the potential for interest or overdraft charges.

Mr P says the way AESEL has dealt with this feels inconsistent with the principles of fair customer treatment under FCA guidance.

To put things right, he wants AESEL to pay him compensation.

Because the parties couldn’t agree, the matter 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.

Having done so, whilst I know this will disappoint Mr P, I’m not upholding his complaint.

It’s not in dispute that AESEL made an error here, which it has admitted to and apologised for. Whilst Mr P feels AESEL should do more, I’m satisfied its apology goes far enough.

As a starting point, given Mr P wasn’t entitled to this money, it’s not unreasonable that AESEL have asked him to pay it back. Mr P hasn’t claimed he’s experienced any financial loss because of what’s happened, rather that it left his available funds short and the matter was inconvenient for him. But I have to balance this against the fact Mr P did benefit from this amount being credited to his account, for a period of around five months. Irrespective of whether he had any knowledge that he had an additional credit.

I know Mr P feels very strongly that AESEL should do more. But in all the circumstances of this case, I'm satisfied that having the benefit of this duplicated credit on his account for around five months, mitigates any short-term inconvenience Mr P may have experienced as a result of having to pay this money back. And I'm satisfied AESEL's apology goes far enough for the level of inconvenience caused.

Mr P has also raised a point around fair treatment under FCA guidance. But for the reasons explained, I don't think AESEL has treated Mr P unfairly here. So, I don't uphold this complaint and I'm not telling AESEL to do anything further.

My final decision

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

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr P to accept or reject my decision before 16 March 2026.

Sophie Kyprianou

Ombudsman