

## **The complaint**

Mr B complains that American Express Services Europe Limited (Amex) treated him unfairly by updating their mobile app.

## **What happened**

The details of this complaint are well known to both parties, so I won't repeat them again here. The facts are not in dispute, so I'll focus on giving the reasons for my decision.

## **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, I agree with the conclusions reached by the investigator for these reasons:

- Credit card providers have a responsibility to keep their customers' information safe and respond quickly to security concerns and technology advances. This may mean they need to promptly update their mobile banking apps as has happened here. So, while I appreciate Mr B is disappointed Amex updated their app and his phone is no longer compatible with it, I don't think they did anything wrong.
- I can see Amex have informed Mr B, that he can still manage his account through online banking either from a desk top computer or his mobile phone. This means, while I appreciate Mr B would prefer to use the mobile app, I don't agree Amex have prevented him from being able to manage his account effectively because of this issue.
- Amex are under no obligation to provide Mr B with the necessary funds to purchase an alternative phone. So, if Mr B would like to use the app again in the future, he will need to budget for this and buy a phone which meets the necessary criteria. He can find details of all the current requirements on Amex's website. However, he can also contact Amex directly should he have any questions about this.
- I understand why Mr B would have appreciated some advance notice of the update to the app. It must have been disappointing and frustrating when he noticed the app was suddenly no longer available to him. However, Amex haven't done anything wrong by not providing this notice, and Mr B would always have needed to purchase an alternative phone if he wished to continue using the app.
- I can see Mr B made a similar complaint to our service about Amex's app a few years ago and received a similar answer. It's also likely Amex will need to make changes to their app again in the future, so he may wish to bear this in mind going forward to avoid further upset.

**My final decision**

My final decision is I don't uphold this complaint

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B to accept or reject my decision before 14 January 2026.

Claire Greene  
**Ombudsman**