

The complaint

Mr A complains about the advice he received from American Express Services Europe Limited (AESEL) when he changed his existing credit card to an Avios earning card.

What happened

Mr A held an American Express Vitality Cashback Card. On 3 January 2025 Mr A called AESEL and advised that he had left his insurer Vitality. The agent advised Mr A that his card would transfer to a Platinum Cashback card.

Mr A said he would like a British Airways card so that he could collect Avios. The agent advised Mr A that he would need to make a fresh application for that card. Mr A said he wanted to retain his existing credit limit of £21,000.

The agent explained to Mr A that the rewards were different and that Avios was a reward scheme operated by a third party (British Airways). The agent advised Mr A that if his application for a British Airways card was successful, after one month he would be able to see if the credit limit could be reallocated.

Mr A called AESEL on 17 January 2025 as his card had changed from Vitality to the Platinum Card. He was concerned about the annual fee. The agent confirmed that there was no annual fee and went through the benefits of the card with Mr A.

Mr A called AESEL on 28 July 2025 as he had applied for the British Airways card and had been asked to contact AESEL. Mr A explained that he wanted to close the Platinum cashback card and move to the British Airways card.

The agent advised Mr A that in order for the British Airways card to be approved the credit limit would need to be reduced to £3000. Mr A said he wanted to retain his credit limit when he moved to the British Airways card. The agent said he wasn't able to guarantee this and repeated that to get the application approved the credit limit would need to be reduced to £3000. Mr A asked what the credit limit on the new account would be and the agent said this wouldn't be decided until the application was approved. Mr A agreed to proceed.

The agent went back over the key points, reminding Mr A that the credit limit would be reduced to £3000, that reducing the credit limit wouldn't guarantee a successful application, that the decision would take 8-10 days, that the credit reduction was immediate and that Mr A would need to request credit limit reallocation in the future. Mr A confirmed that he wished to proceed.

On 5 August 2025 the British Airways card was approved with a credit limit of £2,000. Mr A called on 7 August 2025 to request the credit limit from the cashback card be transferred to the new card. The agent attempted to reallocate the credit limit but wasn't able to do so as the card was new. The agent advised Mr A that it might be possible to reallocate the credit limit after 3 months.

Mr A called AESEL on 31 August 2025 and said he wanted to close the Platinum cashback

card. The agent advised Mr A that he would request reallocation of the credit limit but said he couldn't leave a zero credit limit on the cashback card and that both cards needed to be active in order to reallocate a credit limit. The agent attempted the reallocation, but the account still wasn't eligible.

Mr A raised a complaint.

AESEL didn't uphold the complaint. In its final response it said that its agent had advised Mr A that in order to apply for the new card, his credit limit would need to be reduced and that there was no guarantee that his existing credit limit could be reallocated in the future.

Mr A remained unhappy and brought his complaint to this service. He says he was given misleading advice and has been left with two accounts and a fragmented credit limit that he cannot effectively utilise.

Our investigator didn't uphold the complaint. They said they hadn't found any evidence to suggest that AESEL had misled Mr A or told him that his credit limit could definitely be reallocated.

Mr A disagreed. He said he'd been misled into opening a second cash back account which he didn't need and had reasonably expected the reduction in his credit limit to be reflected in the new account. Mr A said he'd been left with only £2000 credit limit on the account he actively relied on.

Because Mr A 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 A but I agree with the investigator's opinion. I'll explain why.

I've reviewed the system notes provided by AESEL and I've listened to all of the available call recordings of the conversations between Mr A and the AESEL agent. I've also taken account of everything that Mr A has said.

The nub of Mr A's complaint is that the credit limit he held on his original card hasn't been reallocated to his new card. I've focussed on this when considering all of the information.

Having listened to the call recordings, I haven't found any evidence to suggest that the agent promised Mr A that his credit limit would be reallocated. In the initial discussions about the British Airways card in January 2025, the agent advised Mr A that if his application for the card was successful, then after a month he could see whether the credit limit could be reallocated.

In the more detailed discussions about the British Airways card in July 2025, Mr A repeated his request to transfer his existing credit limit to his new card. The agent was clear with Mr A that he couldn't guarantee this. The agent also explained that in order to have his application for the British Airways card approved, Mr A would need to reduce his credit limit to £3000. When Mr A asked what the credit limit would be on the British Airways card, the agent said this wouldn't be decided until the application was approved.

Based on what I've seen, I'm not persuaded that AESEL misrepresented the British Airways card credit limit or gave Mr A any guarantee that his existing credit limit would be reallocated

to the new card.

I appreciate that Mr A is disappointed that his credit limit hasn't been reallocated. However, I haven't found any evidence that AESEL promised that this would happen. Nor have I found any evidence to suggest that AESEL treated Mr A unfairly. I'm satisfied that the AESEL agent gave correct advice to Mr A and warned him that there was no guarantee that his credit limit would be reallocated.

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 A to accept or reject my decision before 28 April 2026.

Emma Davy
Ombudsman