

## **The complaint**

Mr A complains about the service he received from American Express Services Europe Limited trading as American Express (AESEL) when he called to obtain information about his disputed transaction claims.

## **What happened**

Mr A holds a credit card with AESEL.

In August 2025 Mr A contacted AESEL customer services to obtain information about his disputed transaction claims. During the call Mr A explained to the agent that he was dyslexic and needed verbal assistance rather than being referred to the website. The advisor failed to provide Mr A with the support he needed and repeatedly referred him to the website.

Mr A complained to AESEL. He was unhappy that he hadn't been able to obtain the information he wanted about his disputed transaction claims and said his experience during the call had caused him distress to the point that he'd been unable to go to work that day.

AESEL upheld the complaint. It acknowledged that the agent hadn't treated Mr A fairly. It apologised and paid £100 compensation.

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

Our investigator upheld the complaint. They said £100 compensation wasn't adequate given the impact of the poor service on Mr A and recommended that AESEL paid a further £200 to Mr A.

Mr A didn't agree. He said the compensation didn't reflect the distress and emotional upset he'd suffered. He said he wanted compensation of £650 to cover his distress and financial loss.

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.

AESEL has acknowledge that the customer services agent didn't treat Mr A fairly when he called. It has apologised and paid £100 compensation. AESEL has agreed to the investigators recommendation that it pays further compensation of £200, bringing the total compensation to £300.

The remaining issue between Mr A and AESEL is one of compensation. Mr A has told this service that the experience he had with customer services caused him distress for a period of around two weeks and caused him to miss a days work.

When considering compensation, it isn't the role of this service to punish a business. We

look at what happened and – if appropriate – award fair and reasonable compensation taking into account the impact of the error. We don't generally make awards for financial loss unless the loss is directly attributable to the error.

As part of my consideration of compensation I've listened to the call dated August 2025. Having done so, I agree that the agent didn't offer Mr A the support he needed. I appreciate how frustrating it must've been for Mr A when the agent referred him to the website, particularly as he'd already explained that this wasn't a suitable option for him.

Mr A has told this service that he was already anxious about the disputed transactions before he called AESEL. I appreciate that Mr A didn't manage to obtain the information he wanted when he called, so his pre-existing anxiety about the transactions wasn't alleviated. I also appreciate that Mr A's experience on the call caused him further distress.

I've taken account of everything that Mr A has said, and I've had regard to this services approach to compensation, including the guidelines which we publish. Having done so, I'm satisfied that an award of £300 total compensation is fair and reasonable in the circumstances. So I won't be asking AESEL to pay any more than this.

### **Putting things right**

To put things right AESEL must pay further compensation of £200 to Mr A, bringing the total compensation payable to £300 (less credit for any sums already paid).

### **My final decision**

My final decision is that I uphold the complaint. American Express Services Europe Limited trading as American Express must take the steps I've set out above.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr A to accept or reject my decision before 5 March 2026.

Emma Davy  
**Ombudsman**