

The complaint

Mr B complains that American Express Services Europe Limited (AESEL) cancelled his cards.

What happened

Mr B held some accounts with AESEL, including a British Airways card and a Gold charge card.

On 11 July 2025 AESEL sent an email to Mr B advising him that a payment had been received from his business bank account. AESEL advised Mr B that all future payments must be made from a personal bank account in his name and warned Mr B that any further payments from a business bank account would result in a cancellation of his cards.

AESEL also contacted Mr B by telephone on 11 July 2025 to discuss the use of his card for business related spending. AESEL advised Mr B that this was a breach of the cards terms and conditions and advised him that any further business-related spending or payments from a business bank account would result in cancellation of his cards.

On 5 September 2025 a further payment was made from Mr B's business bank account.

AESEL subsequently gave notice to Mr B that it was cancelling his cards and terminating his agreements. It said this applied to all cards as the accounts were linked.

Mr B complained to AESEL. He said the cancellation of all his cards was excessive.

AESEL didn't uphold the complaint. It said the termination of the accounts had been carried out in accordance with the terms and conditions of the agreement.

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

Our investigator didn't uphold the complaint. They said that AESEL hadn't done anything wrong by terminating the agreements.

Mr B didn't agree so 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 B but I agree with the investigator's opinion. I'll explain why.

I've reviewed the terms and conditions of the account. These state that payments to the account should always come from a personal bank account in the card members name.

The AESE: website also states that payments to an account must be made from an account in the card members name.

I can see that AESEL contacted Mr B by email and telephone on 11 July 2025 to advise him that payments to his credit card should be made from a personal bank account in his name. AESEL discussed Mr B's business-related spending and payment from his business account with him and warned him that any further payments from his business account would result in the cancellation of his cards.

I've reviewed the available information, and I can see that Mr B made a further payment from his business bank account on 5 September 2025. Following this, AESEL gave notice to Mr B that it was cancelling his cards.

I've thought about whether AESEL treated Mr B fairly when it cancelled his cards. The terms and conditions of the account allow AESEL to terminate an account by giving notice. AESEL isn't obliged to give a reason for its decision to terminate an account but in this case, it has explained that it was because Mr B continued to make payments from a business bank account when he had been advised not to.

In the circumstances I'm unable to say that AESEL made an error when it cancelled the cards because it acted in line with the terms and conditions. I haven't found anything to suggest that AESEL treated Mr B unfairly.

I understand that Mr B feels very strongly about this. He says it was disproportionate for AESEL to cancel all his cards. I appreciate that the cancellation of all his cards will have caused Mr B some inconvenience. However, AESEL has the right – under the terms and conditions – to terminate an agreement by giving notice. In this case, AESEL gave Mr B notice that it was terminating all of his agreements. I don't think this was an unreasonable decision for AESEL to take in the circumstances.

For the reasons I've given 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 B to accept or reject my decision before 16 March 2026.

Emma Davy
Ombudsman