

The complaint

Mrs H complains about the service she received from American Express Europe Limited (AMEX).

A family member is representing Mrs H but to keep things simple, I will refer to Mrs H throughout my decision.

What happened

- Mrs H is a customer of AMEX. In July 2025, she contacted AMEX about a letter she had received. Mrs H wanted to speak with staff in the UK and explained she was hard of hearing.
- Mrs H complained to AMEX that it refused to transfer her calls to a UK call centre.
- She was also unhappy with the number of calls she had to make.
- AMEX didn't uphold Mrs H's complaint.
- AMEX said that when Mrs H asked to be transferred to a UK call centre, it did so.
- AMEX gave Mrs H a link to the section of its' website which explains how it can support customers who have difficulty hearing.

Our investigation so far

- Our investigator didn't uphold Mrs H's complaint.
- He didn't find any evidence that AMEX refused to transfer Mrs H's calls to a UK call centre.
- Our investigator appreciated that Mrs H experienced some delays during the calls.
- But our investigator didn't think this was unreasonable of AMEX as it had to check with other colleagues that it was giving Mrs H the correct information.

Mrs H's response

- Mrs H remains unhappy with the customer service she received from AMEX.
- She doesn't think it is fair that AMEX passed her from person to person and put her on hold.
- Mrs H doesn't think it is fair that she had to keep explaining herself, particularly as she is elderly.
- Mrs H thinks that it would be fair for AMEX to pay her something as a goodwill

gesture.

As we haven't resolved Mrs H's complaint, it has come 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.

I am sorry to disappoint Mrs H, but I am not upholding her complaint and will explain why.

- I have listened to the available recordings of the calls which Mrs H had with AMEX on 26 July 2025.
- I have also looked at transcripts of the calls which took place. I am satisfied that AMEX was fair to Mrs H during these calls.
 - During one call, Mrs H asked to speak with an agent in the UK and AMEX agreed to put her through.
 - Another call went directly to an agent in the UK who transferred Mrs H to a colleague in the customer service team for further help.
 - The colleague Mrs H then spoke with confirmed they were not a UK agent.
 - Although Mrs H explained she was hard of hearing and sometimes struggled to understand, she didn't ask to be transferred to a UK call centre.
 - The agent Mrs H spoke with managed to resolve her query, so it seems that her needs were met by AMEX.
- Based on the evidence I have seen, I can't fairly find that AMEX denied any of Mrs H's requests to speak with staff members from a UK call centre.
- I understand that Mrs H feels that AMEX passed her from person to person which meant she had to keep explaining herself.
- But I don't consider AMEX's treatment of her was unfair.
- I say this because AMEX either transferred Mrs H's call to a UK call centre on her request or to colleagues in a different team who could answer her query.
- Mrs H also had calls with the automated service before AMEX transferred her to a representative.
- So, I don't find the volume of calls Mrs H had with AMEX was excessive or that there was any unnecessary delay.

As I don't find that AMEX made a mistake or treated Mrs H unfairly, there is no reason for me to make an award of compensation to her. I am sorry if this disappoints Mrs H.

My final decision

My final decision is that I do not uphold Mrs H's complaint.

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

Gemma Bowen
Ombudsman