

The complaint

Mr B complains about the customer service provided by American Express Services Europe Limited (AESEL).

What happened

Mr B said that he'd encountered difficulty communicating with AESEL's customer service teams. Mr B said that he'd been given incorrect advice and the chat function took up a lot of time. He complained to AESEL.

AESEL referred Mr B to previous responses it had issued relating to the same service issues. It acknowledged Mr B's frustration and apologised for the inconvenience caused, but it did not offer further compensation.

Mr B referred his complaint to the Financial Ombudsman. An investigator here considered the complaint. He acknowledged that Mr B had been compensated by a minimum of £30 in the past but thought that the gesture of goodwill and the apology was sufficient considering other complaint responses about the same issue had also awarded compensation.

Mr B disagreed. In summary he said:

- The dissatisfaction stemmed from the enquiry, which was clearly identified as a travel matter and yet his time was wasted because AESEL failed on two occasions to put him through to the correct team. There was no action that he could have taken to ensure the matter was dealt with appropriately.

The complaint has been passed to me to make a 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.

I want to acknowledge I've summarised the events of the complaint. I don't intend any discourtesy by this – it just reflects the informal nature of our service. I'm required to decide matters quickly and with minimum formality. But I want to assure Mr B and AESEL that I've reviewed everything on file. And if I don't comment on something, it's not because I haven't considered it. It's because I've concentrated on what I think are the key issues. Our powers allow me to do this.

During some of the communication between AESEL and Mr B it's clear that he was trying to get advice from the travel team but connected to the card servicing team. Initially it seems he was unhappy with the wait time for the travel team and was looking at other options. But the later chat also connects to the card servicing team and starts with the enquiry "I need to give feedback about a travel booking". It seems that this advisor misunderstood the nature of the feedback as it was actually a current problem that Mr B needed advice about and the advisor offered inappropriate options including disputing the transaction. However, I do agree with our investigator's assessment that AESEL has acknowledged this, and it apologised. The

difficulty here is that Mr B's enquiries were most appropriately addressed to a different area of AESEL.

AESEL's travel team later issued another final response which looked into the broader issue that he'd initially started the live chat to get advice about. It also awarded £200 which it said encompassed his experience on the live chat. The final response referred to "the advice given by our agent to dispute the charge, which delayed your complaint with the supplier. Specifically, you expressed dissatisfaction with the chat service you received, and the time and inconvenience involved in resolving the matter".

Deciding compensation is not an exact science. I do think that there was an element of inconvenience to Mr B. But I'm satisfied that AESEL's apology adequately recognises that. I'm also conscious that AESEL also awarded compensation for broader issues which included his experience on the live chat. So, although I'm not looking into those broader issues, I do need to take that into account. As such I don't find I have grounds to direct it to do more.

My final decision

My final decision is that 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 5 May 2026.

Caroline Kirby
Ombudsman