

## **The complaint**

Mrs E complains that AMERICAN EXPRESS SERVICES EUROPE LIMITED trading as American Express (AmEx) incorrectly told her she was eligible for a benefit on her credit card account.

## **What happened**

Mrs E held a credit card account with AmEx, which allowed her to earn “companion vouchers” for an airline by meeting a certain spending threshold each year. The required spend to earn a voucher was £15,000, and Mrs E was eligible to earn one voucher per membership year, which reset on the anniversary of the account opening. AmEx’s online account included a tracker showing the required spend to earn a voucher, and this was also detailed on monthly statements.

The membership year on Mrs E’s account started in June 2025, and she earned a companion voucher the following month. The online tracker reset but continued to show that Mrs E was progressing towards earning a voucher. Mrs E met the spending threshold again in November 2025. She contacted AmEx and made a complaint as she wasn’t given another voucher as she expected. AmEx said an error caused the online tracker to show the account was progressing towards earning a voucher – but as she’d already earned a voucher that membership year she wasn’t eligible for another one. To apologise for its error it credited Mrs E’s account with 8,000 reward points – worth around £80.

The complaint was referred to this service. Mrs E said she was given misleading information which induced her to spend £15,000 thinking she was earning a companion voucher. She said she’d planned a trip with family and had to spend over £1,800 to buy an additional ticket – which the voucher would have covered. Our Investigator considered the complaint and felt AmEx had done enough to put things right. They said it ought to have been reasonably clear to Mrs E that something had gone wrong and that she wasn’t eligible for another companion voucher. They also didn’t think there was evidence to suggest Mrs E had incurred a loss.

Mrs E disagreed with the Investigator’s conclusions. In summary, she said she was given repeated, clear information that led her to believe she was earning another companion voucher. She said had this not happened she wouldn’t have used the account and would have spent on a different reward card elsewhere. She said the flight she purchased was a direct, quantifiable financial loss. She said AmEx should pay her the value of the companion voucher, the cost of the flight and a refund of her account fee. She also felt AmEx’s offer of 8,000 reward points didn’t fairly reflect the distress and inconvenience caused.

## **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 can understand why Mrs E feels let down by AmEx here. From her perspective, she was led to believe she was progressing towards earning a benefit by using the account – and it would naturally have come as a disappointment to discover she wasn’t eligible for a

companion voucher.

It's not disputed that under the account terms, Mrs E was eligible for only one companion voucher per membership year. It's also not disputed that AmEx provided incorrect information in its online tracker and monthly statements which suggested Mrs E's spending was contributing towards earning a voucher after she'd already received one. I've considered whether AmEx has done enough to put things right for Mrs E.

Where AmEx has made an error or provided incorrect information, I've considered what steps it ought to take to put Mrs E in the position she'd have been in had that error not been made. But that doesn't mean AmEx should act as if any incorrect information it gave her was true. As it's clear Mrs E was never eligible for a companion voucher, I don't think AmEx needs to give her one (or pay her the equivalent value of a voucher).

I've looked at Mrs E's account statements. The statement issued in May 2025 included the following wording:

*"There is a technical error related to the threshold calculation affecting some Cardmembers that already received their Companion Voucher within their membership year. For example, if you have already received your Companion Voucher within your membership year, and the tracker is showing you are progressing towards an additional voucher within the same membership year, this is in error. As a reminder, only one Companion Voucher can be earned in any 12-month period..."*

I find this wording to be a clear and unambiguous notice that AmEx's online tracker may contain incorrect information about Mrs E's eligibility to earn a companion voucher. So, I think AmEx took steps to put Mrs E on notice that the information displayed in the tracker was incorrect. However, this wording didn't appear in subsequent statements – and I can understand why Mrs E may not have remembered it – or realised the information was still relevant – several months later.

The statement issued in August 2025 said Mrs E had met the threshold to earn a companion voucher. It also incorrectly stated that she needed to spend a further £12,410.68 to earn a companion voucher – and beneath this, a reminder that only one voucher will be issued per membership year. Given that she'd been told conflicting information that contradicted the way the account normally works, I think it ought to have been reasonably clear to Mrs E that something was wrong. And if she was unsure, Mrs E had the option of contacting AmEx to clarify whether she was eligible. I also note that Mrs E had earned companion vouchers in previous membership years – so I think it's fair to say she knew how the promotion worked.

But even if that wasn't the case, I'm not persuaded Mrs E incurred a loss as a result of the information she was given. Mrs E says that if not for AmEx's error she'd have spent the funds elsewhere and wouldn't have paid AmEx's annual membership fee. But Mrs E had the benefit of that annual fee – as she already received the voucher she was eligible to earn that year. And while I appreciate Mrs E had to pay for a flight that she was expecting to be covered by a companion voucher, she would never have been eligible to receive that voucher regardless of AmEx's error. I also note that the flight was booked after Mrs E was told she wouldn't be receiving a companion voucher – so I can't fairly agree this was a direct result of AmEx's error.

It's clear AmEx's error caused some confusion, frustration and loss of expectation for Mrs E. Taking all of the circumstances into account, I'm satisfied AmEx's offer of reward points worth around £80 is fair in the circumstances and reflects the impact the situation had on Mrs E. So, I don't require it to do anything further.

**My final decision**

My final decision is that I don't uphold Mrs E's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs E to accept or reject my decision before 8 May 2026.

Stephen Billings  
**Ombudsman**