

The complaint

Ms J complains that American Express Services Europe Limited (AESEL) closed her credit card account without telling her.

What happened

Ms J holds a credit card account with AESEL.

On 22 October 2025 Ms J discovered that her credit card had been cancelled. She contacted AESEL and was advised that her account had been closed due to lack of use. Ms J was unhappy about this and said she hadn't been given notice that her account was going to be closed. AESEL said it had notified Ms J about the closure on her monthly statements, but Ms J said she hadn't received these as she had been away from home looking after her mother.

Ms J complained to AESEL. She said that insufficient steps had been taken to properly inform her about the closure of her account. She also said the closure of the account had caused her financial disruption and practical difficulties as she was planning to use it.

AESEL didn't uphold the complaint. In its final response it said it had notified Ms J by post that it was closing her account and had provided 60 days notice in accordance with the terms and conditions of the account.

Ms J remained unhappy and brought her complaint to this service.

Our investigator didn't uphold the complaint. They said that AESEL had closed the account in line with the terms and conditions of the agreement and that Ms J had been given 60 days notice of the intended closure.

Ms J didn't agree. She said the putting a closure warning on page three of her statement wasn't sufficiently clear communication. She said she'd lost reward points and referred to a decision by this service in a similar case. Ms J said that AESEL should've communicated the closure by email and/or text.

Because Ms J 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.

I know it will disappoint Ms J, but I agree with the investigator's opinion. I'll explain why.

I've read and considered the whole file, but I'll concentrate my comments on those points which are most relevant to my decision. If I don't comment on a specific point, it's not because I've failed to take it on board and think about it, but because I don't think I need to comment on it in order to reach what I think is the right outcome.

I've reviewed the terms and conditions of the account. These state that AESEL can close the account for any reason by giving 60 days' notice.

AESEL has stated that it gave Ms J notice that it intended to close her account via monthly statements which were posted to her address.

I've reviewed the statement dated 15 August 2025. I can see that at the bottom of page 1 under "Notice of Termination" that AESEL advised Ms J that because she hadn't used her card in the last 12 months it was going to cancel her card two months from the date of the statement.

I've reviewed the statement dated 15 September 2025. I can see that at the bottom of page 1 under "Reminder of Termination" that AESEL advised Ms J that because she hadn't used her card in the last 12 months it would be cancelling the card one month from the date of the statement.

Ms J has said that she didn't receive the statements because she wasn't at home at the time. She's also said that she doesn't think that a statement is a fair way to communicate account closure and believes that AESEL should've contacted her by email or text. Ms J has also said it isn't fair to embed a message about account closure on page three of a routine paper statement.

I've reviewed the terms and conditions of the agreement. Under the section headed "Statements and Legal Notices" it states that AESEL will send statements to the card holder by their chosen method at least once a month, either by post or email. The terms and conditions also state that AESEL may send notices on or with the statement, which could include any information which AESEL is lawfully required to send such as information about changes to the agreement.

Under the section headed "Contacting You", the terms and conditions state that AESEL may send important messages and communications (including alerts about activity on the account) by letter, email or SMS or on the statements.

Ms J agreed to these terms and conditions when she signed the credit agreement and took out the card.

Based on what I've seen, I'm satisfied that AESEL acted in line with the terms and conditions when it gave Ms J notice of the account closure on the monthly statement. The terms and conditions specifically allow AESEL to send notices on the statement. I'm satisfied that the notice was clearly given because it appears printed in bold on the first page of the statement.

I appreciate that Ms J has said that she didn't receive her statements (and hence the notice of account closure) because she wasn't at home. It's Ms J's obligation to keep AESEL advised of any changes to her address, even temporary changes. I can't see that Ms J notified AESEL that she was living at another address, so I can't say that AESEL made an error by sending the statements to Ms J's registered address.

Even if Ms J didn't receive the statements which had been posted to her, she still had the opportunity to read her statements online. I can see that AESEL sent an email to Ms J each month when her statement was ready to be viewed.

Having reviewed all the available information, I'm not persuaded that AESEL has made an error or treated Ms J unfairly. The account was closed in line with the terms and conditions of the agreement.

Ms J has raised an issue regarding the reward points which had accrued on her account. She's made reference to other decisions by this service where the ombudsman has required the reinstatement of reward points or compensation. In her response to the investigator's opinion, Ms J said she wanted AESEL to pay the full cash value of her lost rewards points. I can see that Ms J has previously told this service that AESEL allowed her to transfer her reward points. Accordingly, I'm not persuaded that the rewards points have been lost, so I won't be considering any compensation for lost points.

Ms J has referred to an ombudsman's decision which she says is comparable to her case. The investigator looked into this and concluded that the facts of the other complaint were not the same. The investigator went further and identified a case which did have similar facts to Ms J's complaint and explained that in that case, the ombudsman found that communicating notice of closure of an account in two monthly statements was a fair method of communicating the message.

I've considered whether AESEL acted unfairly in any way when it closed Ms J's account. But for the reasons I've given above, I'm unable to say that AESEL has treated Ms J unfairly or unreasonably. I'm therefore 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 Ms J to accept or reject my decision before 8 May 2026.

Emma Davy
Ombudsman