

## **The complaint**

Mr R complains about the issues he's experienced logging into his account with American Express Services Europe Limited (AESEL).

## **What happened**

Mr R holds a British Airways American Express credit card.

Mr R found that he was unable to log into his online account due to being unable to generate an SMS code to his phone.

Mr R also discovered that an incorrect contact number was registered on his profile. He tried to remove it himself but was unable to.

Mr R complained to AESEL. AESEL didn't uphold the complaint. In its final response dated 7 November 2025 it said that Mr R's complaint mirrored a previous complaint which had been resolved on 10 September 2025 and in respect of which AESEL had offered Mr R £50 as gesture of goodwill.

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

Following the referral of the complaint to this service, AESEL offered to remove the incorrect number from Mr R's profile and pay a further £50 compensation.

Mr R declined the offer. He said that removing the incorrect number from his profile was only one of the issues and that the SMS code issue hadn't been resolved.

Our investigator upheld the complaint. They said that AESEL hadn't offered enough support to resolve the issues that Mr R had experienced. They said that instead of responding to Mr R's complaint stating that the issues mirrored his previous complaint, AESEL should've offered to remove the incorrect information. The investigator said that AESEL should contact Mr R to ensure that all details on his account are correct so he could log in successfully. The investigator said that AESEL should pay further compensation of £100 to Mr R for the distress and inconvenience caused.

Mr R 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.

Having done so, I agree with the investigator's opinion. I'll explain why.

I appreciate that the issues Mr R has experienced whilst trying to log into his account have caused him a great deal of frustration. Mr R's complaint centres on two issues, firstly that of an incorrect contact number on his personal profile and secondly an issue with receiving two step authentication codes by SMS to his phone.

I'm aware that these issues have been ongoing for some time and that Mr R has complained to AESEL previously about them. When AESEL responded to the previous complaint, it said that although Mr R had updated his contact number, he'd only done this for the Safekey option. AESEL explained that it was necessary to update the contact number in the online identity as well in order for the contact number for two factor authentication to change.

Based on what I've seen, I agree with the investigator that AESEL could've done more to help Mr R resolve these issues, particularly as Mr R was still having issues despite following the advice given to him by AESEL on how to resolve them.

In the circumstances I think AESEL should take steps to resolve the issues for Mr R by ensuring that all the contact details on his account are correct so that he can log in and receive SMS authentication codes to his phone.

I've taken account of the fact that Mr R hasn't had online access to his account for some time. It's clear that this has caused him distress and inconvenience. I've thought about the impact that these issues have had on Mr R in considering the level of compensation. I've also had regard to this service's published guidelines on compensation. Taking everything into account. I'm of the view that AESEL should pay further compensation of £100 to Mr R for the distress and inconvenience caused to him.

### **Putting things right**

To put things right, American Express Services Europe Limited must:

- remove any incorrect numbers from Mr R's account
- ensure that all of Mr R's contact details are correct so that he can log into his account successfully and receive two factor authentication codes by SMS successfully. Mr R will need to contact AESEL Customer Services to confirm his current contact details.
- pay further compensation of £100

### **My final decision**

My final decision is that I uphold the complaint. American Express Services Europe Limited must take the steps I've set out above.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr R to accept or reject my decision before 18 May 2026.

Emma Davy  
**Ombudsman**