

## **complaint**

Mr W complains that American Express Services Europe Limited only gave him 1,000 bonus points instead of the 9,000 he was expecting.

## **background**

American Express said Mr W had applied for his card on 26 October 2016 which was before he received an email in November 2016 about the promotional offer of 9,000 points. To take advantage of the promotional offer he had to apply via the link in the email. The offer ran from 18 August 2016 to 8 February 2017 but existing card holders wouldn't qualify. And because Mr W had already applied for his card by then he wouldn't have been eligible for the 9,000 point bonus. It could see that Mr W applied for his card through a channel which gave him a bonus of 1,000 points and £50. And it reserves the right to display different offers via different channels.

Our investigator didn't recommend Mr W's complaint should be upheld. American Express promotes different offers through different channels. So although the offer was available at the time Mr W took out his card he didn't apply through the correct channel.

Mr W said he saw the advert before he applied for the card. He wouldn't have taken it out but for the 9,000 bonus points. American Express responded and said it was "entirely possible" Mr W saw the 9,000 points offer before he applied but he applied for a different offer.

## **my findings**

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint.

I have seen the "landing page" that Mr W would have seen when he completed his application. It says on the first page "Receive a £50 statement credit and 1,000 bonus Avios points". So even though the 9,000 points were available through another route that is not the one Mr W used to apply for his card.

I can understand why Mr W feels aggrieved. If he'd applied through another route he would have received the 9,000 bonus points instead of 1,000. But it seems to me that the promotional offer Mr W was applying for was made clear during the application process. So I can't find that American Express has made any error.

## **my final decision**

My decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr W to accept or reject my decision before 23 January 2018.

Linda Freestone  
**ombudsman**