

complaint

Mr M complains about the customer service he received from American Express Services Europe Limited (Amex). He would like it to pay £300 in compensation.

background

Mr M had a number of problems with his Amex credit card. These are outlined in detail in correspondence between Mr M and this service so I do not propose to rehearse them here.

In acknowledging its poor service, Amex offered and credited Mr M's account with 10,000 Avios points – and then a further £25 in its final response. Mr M submitted that the Avios points were of no monetary value and so re-iterated his claim for £300.

Our adjudicator thought Amex could have done more in its dealings with Mr M and he explained this in detail to both parties. As a way to make things right, he suggested Amex withdraw its offer of Avios points and replace this with an offer of £300 instead.

But Amex said it could not do this as the points had already been converted –thus making it impossible to withdraw. It also told the adjudicator that it had no way of knowing if the points had already been used either. Finally, it reminded him (the adjudicator) that the points could be used to purchase flights to a number of European cities – thus they did have monetary value.

In his revised view to Mr M, our adjudicator said that as the points had already been applied to Mr M's account, he thought the further payment of £300 was not warranted – as this would essentially be a duplicate award. So he told Mr M that the award of 10,000 Avios points and £25 was fair and reasonable.

But Mr M did not agree and asked for an ombudsman's decision.

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 can understand Mr M's frustration at being told his complaint was being upheld with the award he had requested – only to be told then that the redress would not be changed.

I should make it clear from the outset – I agree that Amex could have done more in its dealings with Mr M. There have been a number of unacceptable issues which put together, have caused a great deal of inconvenience. So, I think it is only right that Amex does something to make things right. But I think it had already done this before Mr M brought his complaint to this service. And I think the offer of 10,000 points is a fair and reasonable offer to put things right.

This service can consider any type of redress – not just monetary. I know Mr M submits that the points hold no monetary value but they can be redeemed in a number of ways for a number of services so I would disagree – I think they do hold some monetary value.

So, in the circumstances, I don't think I can fairly ask Amex to do anymore.

my final decision

My final decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr M to accept or reject my decision before 13 February 2017.

Shazia Ahmed
ombudsman