

## **The complaint**

Mr D complains that American Express Services Europe Limited (“AESEL”) suspended his credit card whilst it was under review.

## **What happened**

On 4 May 2023 Mr D logged in to check his online account and discovered that his card had been suspended.

He contacted AESEL to query this and was advised that his account was being reviewed.

Mr D later received a letter from AESEL dated 3 May which advised him that his account was being reviewed and that whilst the review was carried out further charging against the account had been temporarily suspended. The letter asked Mr D to provide two months bank statements showing his salary payments.

Mr D provided the statements and contacted AESEL several times but was unable to get an indication of how long the review would take and when he would be able to use the card again.

Mr D raised a complaint. He said he’d been left with no means to buy food or fuel, and that he hadn’t received any communication regarding the progress of the review.

AESEL didn’t uphold the complaint. It said it had sent an email to Mr D on 3 May 2023 informing him that it was reviewing his account and that all further charging had been temporarily suspended. It said there was no time frame within which a review had to be completed and said that the credit review team would only contact Mr D if they required further information, or if the review has been completed and an outcome reached.

Mr D wasn’t happy with the response and brought his complaint to this service. He wants compensation for the inconvenience caused to him by suspending the account.

Our investigator didn’t uphold the complaint. They said they didn’t think AESEL had acted unreasonably by suspending Mr D’s account whilst it was under review.

Mr D didn’t agree. He said he didn’t think it was acceptable that he’d been placed in financial hardship for weeks.

Since referring the complaint to this service, Mr D has received a further letter from AESEL apologising for the delay in communicating the outcome of the review. AESEL refunded the annual card membership fee by way of apology. Mr D feels that the letter is evidence that AESEL treated him unfairly.

## **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.

Mr D has complained that his account was suspended without notice, that no-one communicated with about the progress of the review and that he was left without any means to buy necessities.

I'll deal with each aspect of the complaint in turn.

I appreciate that Mr D wasn't expecting his account to be suspended and reviewed and I understand that it came as something of a shock to him.

I can see that AESEL wrote to Mr D on 3 May 2023 to advise him that his account was being reviewed and that further charging to the account had been suspended. Mr D has said that it was on 4 May 2023 when he logged in to his account that he discovered that it had been suspended.

I've reviewed the terms and conditions of the account. These say that AESEL will notify consumers of the suspension of the account beforehand. In this case, although the notice given by AESEL was short, I'm satisfied that AESEL acted in line with the terms and conditions.

I've reviewed the system notes provided by AESEL. I can see that Mr D contacted AESEL on 12 May 2023 for an update regarding the review. During the call Mr D said he was currently working part time which was the reason for the reduction in his wages. The agent explained that the review was based on several internal and external factors, and not just on income.

I can see that Mr D contacted AESEL twice on 16 May 2023 chasing up the outcome of the review. In the second call, Mr D said he wanted to make a complaint. Mr D called again on 17 May 2023 to complaint about the length of time the review was taking and said he would be seeking compensation. Mr D called on 5 June 2023 and said he wanted to close the account.

I appreciate that it must've been frustrating for Mr D to have no information as to when the review would be completed. AESEL has explained that because of the individual nature of reviews and the complexities involved, it isn't always possible to give a time frame within which the review will be completed. Whilst I understand that Mr D would've preferred to have been given a date by which the review would be completed, I can't say that AESEL treated Mr D unfairly when it said that there was no time frame.

Mr D has said that he was left without any means of paying for anything from 4 May 2023 until 31 May 2023. He's explained that he couldn't purchase fuel to put in his car to get to work and he wasn't able to buy food. Mr D has made reference to being paid at the end of April and he's also said that he sent two months' worth of bank statements to AESEL in response to its request. So it appears that Mr D had an alternative means of payment because he had a bank account into which his wages were being paid. Mr D hasn't explained why he wasn't able to use his bank account to purchase food and fuel.

I've reviewed the letter that AESEL sent to Mr D apologising for the length of time it took to communicate the outcome of the review. Mr D has said that this shows that he was treated unfairly. I agree that the letter contains an apology for the delay in communicating the outcome of the review, but I don't agree that this amounts to an acknowledgement by AESEL that the review itself was unfair, or that it treated Mr D unfairly during the review.

I haven't seen any evidence to suggest that Mr D was treated unfairly during the review. So, I won't be asking AESEL to do anything further.

For the reasons I've explained, I don't 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 Mr D to accept or reject my decision before 20 February 2024.

Emma Davy  
**Ombudsman**