

The complaint

Miss F has complained that American Express Services Europe Limited, trading as American Express ('Amex'), charged her foreign transaction fees, and wasn't notified at the time.

What happened

Miss F took out an Amex card. On 8,9 and 10 February 2023, she was charged non-Sterling transaction fees. These showed in her monthly statement on 13 February 2023. She feels this was unfair and she should also have been notified of them in real-time.

One of our investigators looked into what had happened. But he was satisfied that the T&Cs of the account provided for these charges to be applied. And there was no requirement for a customer to also be notified of them at the time they're incurred.

Miss F also felt that if she used her card abroad, Amex should go through an extra layer of security. Our investigator didn't agree that there's any requirement for this.

Miss F disagreed. She feels the fees should be refunded as a gesture of goodwill, because she thinks they would be if she'd been a customer for a longer time. Also, she feels the online banking system is flawed, as she'd have no way of knowing about the charges in real time, except for knowing about them from the T&Cs when she opened the account.

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'm not upholding this complaint. I understand that Miss F would like reminders of the charges in real-time. But, they appear in the T&Cs, which she agreed to. She may prefer a different system, but Amex has acted in accordance with its T&Cs, and I don't think this is inherently unfair.

Businesses do sometimes waive charges as a gesture of goodwill. But there's no requirement to do so, and I can see no reason why it should here, when the charges were set out clearly in the T&Cs.

My final decision

For the reasons given above, it's my final decision not to uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss F to accept or reject my decision before 15 January 2024.

Elspeth Wood
Ombudsman