

The complaint

Mr C complains about the service he received from American Express Payment Services Limited (AEPSL) when he called to request that a credit on his credit card account was transferred to his current account.

What happened

Mr C called AEPSL on 13 July 2022 and asked for £100 to be transferred from his credit card account to his current account. Mr C is unhappy because there was a long wait before he could speak to an agent, and when the call was answered, the agent put him on hold and said she needed to speak to the complaints department. Mr C says he was placed on hold for 6-7 minutes and when the agent came back to the call, she advised him that the complaints department was closed. Mr C is unhappy because he doesn't think the agent needed to speak to the complaints department and he thinks the agent should have known the opening hours for the complaints department.

Mr C complained to AEPSL but it didn't uphold his complaint. It said it had reviewed the call and had found it to have been handled appropriately.

Mr C remained unhappy and complained to this service.

Our investigator didn't uphold the complaint. He said he'd reviewed the call and didn't think the business had treated Mr C unfairly or unreasonably.

Mr C wasn't happy with the outcome, 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.

I've listened to the call dated 13 July 2022. I'm only able to listen to the call recording from the point where Mr C is put through to the agent so I'm unable to comment on how long Mr C was waiting to be connected. I've no reason to doubt Mr C when he says he waited for 7 minutes, and I appreciate that it can be frustrating when it takes a long time for a call to be connected.

As I've said above, I've listened to the call. Mr C was placed on hold for around 5 minutes whilst the agent tried to contact the complaints department. The agent then advised Mr C that the complaints department hadn't opened for the day yet. I appreciate that Mr C feels that the agent should have known the opening times for the complaints department, and I agree that this level of customer service fell below the standard that Mr C reasonably expected. However, taking everything into consideration, and given that the entire call lasted for around 8 minutes, I don't think that this was an unreasonable amount of time on the call.

I've also thought about whether the agent handled Mr C's enquiry appropriately. Having listened to the call, I'm satisfied that the agent wasn't rude or unhelpful. On balance, I'm

satisfied that the call was handled fairly and reasonably.

I've listened to some other calls between Mr C and AEPSL which are relevant to this complaint. Having done so, I'm satisfied that these calls were handled fairly and reasonably.

Taking everything into account and whilst I acknowledge that Mr C was frustrated by his experience, I'm satisfied that AEPSL treated Mr C fairly and reasonably.

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 C to accept or reject my decision before 22 December 2023.

Emma Davy
Ombudsman