

## **The complaint**

Mr C complains about the service he received from American Express Payment Services Limited (AEPSL) when he called to request that a refund to his cancelled card be transferred to his active card.

## **What happened**

Mr C called AEPSL in October 2022 to request that a refund of £10.90 which had been credited to a closed credit card account was transferred to his active credit card account.

The agent who dealt with Mr C's request advised him that his request would be actioned.

The request was subsequently rejected by the back office team at AEPSL and a letter was sent to Mr C advising him that the refund couldn't be transferred to the account that he had requested. The letter advised Mr C to request a credit balance refund instead.

Mr C called AEPSL again about his request. He says the agent wouldn't listen and that he was kept on the call for a long time.

AEPSL transferred the credit balance to Mr C's current account and sent him a letter confirming this.

Mr C complained to AEPSL. In its final response, AEPSL partially upheld the complaint. It acknowledged that Mr C had been given incorrect information on the initial call and paid compensation of £50.

Mr C remained unhappy and complained to this service. He didn't think the compensation was fair.

Our investigator didn't uphold the complaint. He said that although the AEPSL agent had misinformed Mr C during the initial call, AEPSL had acknowledged the error and paid compensation which the investigator thought was a fair and reasonable amount.

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 recordings in relation to this complaint. It's not disputed that during Mr C's initial call he was advised that the refund would be transferred to the account he had requested.

I can see that AEPSL sent a letter to Mr C soon after the initial call explaining that the refund couldn't be transferred to the account he had requested.

I've reviewed the information provided by both parties. The information from AEPSL shows

that credit balances cannot be transferred from one credit card to another. I'm satisfied that AEPSL acted reasonably by writing to Mr C to explain that it couldn't do as he had requested and advised him of the available options.

When Mr C contacted AEPSL on 21 October 2022, he was advised that the previous call handler had made an error and was advised that the refund couldn't be transferred from one credit card to another. During the call, the agent explained to Mr C that the credit balance could either be transferred to Mr C's current account, or a cheque could be issued.

I understand that the credit balance was subsequently transferred to Mr C's current account.

Having reviewed all of the information, and whilst I acknowledged that AEPSL made an error when it provided incorrect advice on the initial call, I'm satisfied that AEPSL identified its error and took steps to correct it within a reasonable time. I understand that Mr C has been caused some frustration and inconvenience, but I think the compensation already paid is fair and reasonable and in line with what this service would recommend.

For the reasons I've explained, I'm unable to 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 C to accept or reject my decision before 25 December 2023.

Emma Davy  
**Ombudsman**