

The complaint

Mr G is complaining about American Express Services Europe Limited (AESEL) because he says he was given confusing information when applying for a credit card. He says the correspondence he received told him he'd been approved at the same time as saying further credit checks might be needed and also didn't confirm details of the offer he'd applied for.

What happened

Mr G applied for a credit card with American Express because he wanted to take advantage of an offer through British Airways (BA) that would entitle him to a number of bonus reward points if he spent a set amount in the first three months.

Mr G made his application using a link supplied by BA on 9 September 2023. This was processed and finalised on the same day. Mr G called on 10 September with some questions about his card and to confirm his application had been processed in line with the BA offer. When the operator couldn't confirm this, he raised a complaint.

American Express provided its response to Mr G's complaint on 15 September and I understand the bonus reward points were applied to his account on 23 October.

Our investigator didn't recommend the complaint be upheld. She felt it should have been clear to Mr G which terms he was being accepted on as he made his application using a web link supplied by BA that confirmed the terms of the deal (including the bonus reward points) and the approval email confirmed he was being accepted for a BA American Express card. She also felt it was reasonable for American Express to explain that further credit checks may be required, although it turned out this wasn't necessary for this application.

Mr G didn't accept the investigator's assessment and asked that an ombudsman review his complaint. He didn't provide any further comment or evidence.

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've reached the same overall conclusions as the investigator, and for broadly the same reasons. If I haven't commented on any specific point, it's because I don't believe it's affected what I think is the right outcome. In considering this complaint I've had regard to the relevant law and regulations; any regulator's rules, guidance and standards, codes of practice, and what I consider was good industry practice at the time.

For the same reasons as the investigator has set out, I'm satisfied it should have been clear to Mr G from the information he had that he was applying for the offer he wanted to take advantage of, and nothing I've seen indicates American Express gave him reason to believe otherwise. It was unfortunate the operator he spoke to on 10 October couldn't check and confirm the precise terms of the deal and that Mr G felt it was necessary to raise a complaint. But the operator did explain it was a weekend and the department that could

confirm this wasn't available until Monday. She also tried to reassure him the offer would be included if he'd applied using the BA link, which he said he had, and gave him the relevant contact details so he could check this for himself on the next working day.

I appreciate Mr G wanted to make sure he benefitted from a particular offer but I don't think American Express gave him any reason to think that wasn't the case. Further, I'm pleased to see it responded promptly to his complaint to clear up any uncertainty on this point.

It's for these reasons that I'm not upholding Mr G's complaint. I realise this outcome will be disappointing for him, but I'm satisfied it's fair and reasonable in the circumstances.

My final decision

For the reasons I've explained, I'm not upholding this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr G to accept or reject my decision before 15 April 2024.

James Biles
Ombudsman