

The complaint

Mr H complains that American Express Services Europe Limited (AESEL) suspended his credit card and that they won't tell him why.

What happened

In December 2023 while Mr H was abroad with his wife both of their credit cards with AESEL were suspended without warning.

Mr H had to spend time trying to get in touch with AESEL to have the card reinstated and he found that difficult as they were closed over the holiday period. He complained to AESEL about his card's suspension. He said he'd been given no warning, and he was disappointed that AESEL didn't supply a proper explanation about why the card was suspended, and that despite his Subject Access Request (SAR) they still hadn't included those details.

When Mr H referred his complaint to this Service our investigator didn't think AESEL had been unreasonable. But Mr H remained dissatisfied. He noted that there were several reasons why AESEL would be allowed to suspend his account but none of them had been referred to by them in correspondence. Mr H asked for a final decision by an ombudsman.

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.

Where the information I've got is incomplete, unclear, or contradictory, as some of it is here, I have to base my decision on the balance of probabilities.

I've read and considered the whole file, but I'll concentrate my comments on what I think is relevant. If I don't comment on any specific point, it's not because I've failed to take it on board and think about it but because I don't think I need to comment on it in order to reach what I think is the right outcome.

The terms and conditions of Mr H's credit card account explain:

'We may suspend your account or any feature on your account (including a supplementary card) if:

- You tell us to close your account or we tell you we are closing your account;
- We consider it necessary for the security of the account;
- You or a supplementary cardmember are in breach of the agreement;
- We suspect unauthorized, improper and/or fraudulent use of your account;
- We reasonably consider that by allowing use of the account or feature we might:-

- breach a law, regulation, code or other obligation; or
 - face action from a government, law enforcement agency or regulator.
- We reasonably think there's a significantly increased risk that you won't be able to repay us (for example in the case of your account being subject to a financial relief rate and/or being in Financial Relief Programme); and
 - You've repaid more in interest and charges than the amount you've borrowed on your card for a sustained period.

This was an automated decision and while I understand Mr H's argument that it's been suggested the category under which AESEL suspended his account was not one of those listed above, I am persuaded that they aren't being unreasonable to suggest that they suspended the account to ensure its security.

I can understand that in those circumstances AESEL wouldn't have wanted to give notice of the suspension as that may have been counterproductive.

They didn't have to tell Mr H exactly why the suspension had been triggered as that is sensitive information that they would want to retain to ensure that the integrity of their security processes was maintained. I understand that Mr H was disappointed that the exact reason for the suspension wasn't included in AESEL's SAR, but while AESEL had to disclose the personal data they had recorded about Mr H I don't think that extended to disclosing their reasoning for decisions.

It was unfortunate that the account was suspended when Mr H was abroad, but I don't think it's likely AESEL would have known that, and I can see it was reinstated quite quickly and the disruption was, therefore, minimised.

Ultimately, I don't think AESEL have done anything wrong here and I'm not asking them to take any action.

My final decision

For the reasons I've given above, I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr H to accept or reject my decision before 2 October 2024.

Phillip McMahon
Ombudsman