

The complaint

Mrs M complains she didn't qualify for a switching incentive from Nationwide Building Society.

What happened

On 15 November 2022 Mrs M spoke with an agent at Nationwide and discussed criteria and her options for switching a bank account to obtain an incentive of £200. During the call, the agent agreed to call Mrs M back on 22 November 2022 to check on her progress.

No call was received so towards the end of the day on 22 November 2022 Mrs M spoke with Nationwide. The agent Mrs M advised the original person she spoke to was off. The agent noted the product and incentive Mrs M wanted to open needed to be applied for online to obtain the incentive.

Mrs M contacted Nationwide again in December 2022 and raised a complaint. By that point, the switching offer had ended and there was no £200 incentive. Nationwide issued various final responses, initially advising no error had been made. But Nationwide ultimately apologised Mrs M wasn't called back as promised and paid her a total of £200 compensation.

An investigator at this service looked at Mrs M's complaint. They thought Nationwide had made a fair offer to settle Mrs M's case and didn't ask it to do anything else. Mrs M asked to appeal, so her complaint has been passed to me to make a decision.

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'm aware I've summarised the events surrounding this complaint in less detail than the parties involved. No discourtesy is intended by my approach which reflects the informal nature of this service. I want to assure all parties I've read and considered everything on file. I'm satisfied I don't need to comment on every point raised to fairly reach my decision. And if I don't comment on something, it's not because I haven't considered it. It's because I've focused on what I think are the key issues. My approach is in line with the rules we operate under.

I've listened to calls Mrs M made to Nationwide on 15 and 22 November 2022. I agree with Mrs M that there was a clear agreement that the agent she spoke with on 15 November 2022 would call her back. Nationwide's accepted that whilst the agent wasn't working on 22 November 2022, they could've arranged for a colleague to contact Mrs M. So I can understand why Mrs M took the step of calling Nationwide when no contact was made with her.

Nationwide's responses to Mrs M's complaint say the switching terms and conditions required the application to be made online. But the agent Mrs M spoke with on 15 November

2022 made it sound like that application channel was optional and that they would be able to complete the process on her behalf over the phone if she wanted. I can understand why Mrs M thought she'd be able to complete the switch over the phone when the agent called back.

Overall, I'm satisfied that if Mrs M had received the promised call back, she would either have been able to complete the switching process with the assistance of the agent or been directed to complete the process online herself with sufficient time to spare before the incentive ended.

Whilst I agree Nationwide failed to provide the promised support, I note it's ultimately agreed to compensate Mrs M by paying her £200 – the value of the switching incentive she was hoping to receive. In my view, £200 fairly reflects the level of service provided and Mrs M's experiences when bringing her complaint to Nationwide. I haven't found grounds to increase the award further. As I'm satisfied Nationwide has already agreed a settlement that is fair and reasonable in all the circumstances I'm not telling it to do anything else.

In her submissions, Mrs M has told us she also wants compensation for the lack of incentive paid for a joint account and her daughter's account. But we can't look about cases relating to accounts that are jointly held or in the name of a third party where we're considering a complaint about a sole named account. So whilst I note Mrs M's comments, I'm not going to make a decision regarding her joint account or her daughter's account here.

My final decision

My decision is that Nationwide Building Society has already agreed a settlement that is fair and reasonable in all the circumstances.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs M to accept or reject my decision before 13 March 2024.

Marco Manente
Ombudsman