

## **The complaint**

Mrs M on behalf of herself and Miss M complain about the service received from Nationwide Building Society ("Nationwide") when Mrs M was trying to switch bank accounts to obtain an incentive payment.

## **What happened**

Mrs M wished to switch three accounts including her joint account with Miss M (the subject of this complaint) to Nationwide and obtain an incentive payment of £200 for switching. The switch incentive ended on 30 November 2022.

Mrs M spoke with an agent of Nationwide on 15 November who explained the terms of the switch and advised Mrs M to do this online and call back if she had any issues. The agent agreed to call Mrs M back to check on the progress on 22 November.

Nationwide's agent failed to call Mrs M back and so Mrs M spoke to another agent on 22 November. The agent explained that you could only obtain the incentive payment if the application was completed online. This is also explained in the terms and conditions of the switch.

Mrs M did not complete an application for the switch online and therefore wasn't able to claim the incentive payment of £200.

Mrs M complained to Nationwide about this. Nationwide apologised to Mrs M for the service she received and compensated Mrs M £200 in total for this.

Mrs M was dissatisfied with this so brought a complaint to this service on behalf of herself and Miss M. One of our investigators looked at Mrs M's concerns but felt that the £200 compensation was fair for the service she received so didn't think Nationwide needed to do anything more.

Mrs M disagreed and so the case was progressed for an ombudsman's 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.

It might help if I explain here my role is to look at the problems Mrs M and Miss M have experienced and see if Nationwide has done anything wrong or treated them unfairly. If it has, I would seek – if possible - to put Mrs M and Miss M back in the position they would've been in if the mistakes hadn't happened. And I may award compensation that I think is fair and reasonable.

Mrs M complains that she missed out on the £200 incentive payment for switching hers and Miss M's joint bank account due to the poor service received from Nationwide. In particular,

Mrs M is unhappy Nationwide failed to make it clear the application for the switch had to be done online or call her back.

And having listened to the phone call Mrs M had with Nationwide on 15 November I agree it wasn't made clear that the only way Mrs M and Miss M were eligible for the £200 incentive for switching their joint account was by completing the application online and that it was rather described as a preference of Nationwide's rather than a "must" do. Furthermore, Nationwide also failed to call Mrs M back and support her through this process.

Nationwide has already compensated Mrs M £200 for this – the amount she would've received if the switch had been successful – which I think is fair Mrs M has made it clear the switching was about getting the incentive rather than moving of her accounts and after being given the correct information from Nationwide about the terms of the switch on 22 November Mrs M and Miss M still had the opportunity to switch their account but didn't do so. Nor can I say based on the evidence that even if Mrs M and Miss M did switch their accounts they would've met or been able to meet all the qualifying criteria for the incentive payment.

So I don't think any further compensation is warranted given Mrs M was given the correct information prior to the end of incentive period on 30 November but didn't do anything further. And as I can't see that Miss M has been inconvenienced in anyway by this – rather that this has been led by Mrs M - I don't think any compensation is due to Miss M.

So on this basis I think the compensation already paid to Mrs M is fair for the service she received and I'm not going to ask Nationwide do anything more.

### **My final decision**

For the reasons I've explained I've decided what Nationwide Building Society have already done to settle Mrs M and Miss M's complaint is fair and I'm not going to ask it to do anything more.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs M and Miss M to accept or reject my decision before 11 June 2024.

Caroline Davies  
**Ombudsman**