

The complaint

Mr H complains that Nationwide Building Society (Nationwide) didn't give him the zero percent on purchases credit card account he thought he'd applied for.

What happened

The details of this complaint are well known to both parties, so I won't repeat them again here. Instead, I'll focus on giving my reasons for my 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 know it will disappoint Mr H, but I don't think Nationwide have done anything wrong here. I'll explain why.

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.

At the time of Mr H's credit card application, the terms and conditions on Nationwide's website explained, *"If you have closed a Nationwide credit card in the last 12 months, you will not be able to get the Introductory offers"*.

Mr H had a Nationwide credit card account, and it hadn't been closed. That was explained to him on a call he had with Nationwide in June 2023. There was still a small positive balance on the account, and his card didn't expire until June 2023 even though he couldn't use it as the account had been inactive for several years. Nationwide have sent a screen shot that shows the account was closed on 30 June 2023.

In those circumstances while Mr H was free to apply for the account I don't think he met the conditions to be accepted as he had closed a credit card account within 12 months.

It's for those reasons that I don't think Nationwide 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 26 April 2024.

Phillip McMahon
Ombudsman