

## **The complaint**

Miss M has complained that Nationwide Building Society hasn't paid her a reward she was offered for switching her account to it.

## **What happened**

Miss M says in 2022 her mother tried unsuccessfully to open an account for her with Nationwide as it was offering an incentive. She says she never received that incentive.

Nationwide says the switch was completed in December 2023 and Miss M received a £200 incentive payment then.

Miss M complained to Nationwide. She thought she'd lost out on at least one promotional offer. Nationwide said she wouldn't be able to benefit from more than one incentive payments as the terms and conditions of the offer excluded customers switching into an account that had already been switched into.

Miss M referred her complaint to this service. Our Investigator didn't uphold it. She didn't think Miss M was entitled to a second incentive payment.

As Miss M didn't agree, the matter has been referred to me.

## **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 have looked at the terms of the Nationwide Current Account Online Switch Offer. It says:

*"This offer is only valid on the first sole current account and first joint current account you have switched to us since 18 August 2021 which has not previously benefited from this or any previous current account online switch offer. This offer applies even if we withdraw this offer and launch it again in the future."*

I don't think this is an unreasonable term. It's understandable that businesses don't want to pay people to switch an account more than once within a certain period of time. I also think that the wording is clear.

Miss M's current account was switched to Nationwide in December 2023. Nationwide paid the incentive of £200 shortly after that.

If Miss M had switched her current account to Nationwide in 2022, she wouldn't have been able to do the same again in 2023. I understand from Nationwide that the incentive she would have received in 2022 was less than the £200 it paid in 2023. So actually in that respect she benefited from the delay.

While I appreciate Miss M feels strongly about her complaint, I'm satisfied Nationwide hasn't

done anything wrong in this case. It has paid Miss M the £200 she was entitled to in accordance with the terms and conditions of the offer. If she'd received the incentive on offer in 2022, she wouldn't have been eligible to receive the more generous offer in 2023. So I won't be asking Nationwide to do anything more.

### **My final decision**

For the reasons given above, I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss M to accept or reject my decision before 25 June 2024.

Elizabeth Grant  
**Ombudsman**