

## **The complaint**

W, a limited company, complains that Tide Platform Limited only paid one promotional offer when it opened an account rather than the two it applied for.

## **What happened**

The director of W explains that he input two promotional codes when he applied for the account. One was for a payment of £75 and the other for £50. He is unhappy that W was only paid £50, and that Tide had chosen the cheaper option.

Tide said it hadn't made a mistake. The terms and conditions of each offer said that only one promotional offer could be used. It had applied the last offer that W had added to the account application, and this couldn't now be changed.

Our investigator didn't recommend that the complaint be upheld. He said that the terms and conditions set out that only one offer could be used. These were available and included on the same web page as the promotional information. Although more than one code could be input, the previous one was then overwritten. Tide paid W £50 which he thought was reasonable. And he said that there was no evidence to support it ought to have paid both offers.

W didn't agree. The director said he didn't now have screenshots of the application. But that he put both codes through for W and they were accepted. This was bad customer service especially as the lower amount had been paid. He said that W probably should have been paid £125 but at least £75. He asked that an ombudsman decide the case.

## **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 understand the issue here and it isn't in dispute that there were two offers available and the ability to input more than one. But the clear intention of Tide was that only one such payment be made for each eligible account application and that's what was clearly set out in the terms and conditions. I note from an online chat between the director and Tide that the offer with the lower cash payment amount was also said to include a year of free bank transfers.

On one hand I can see why the director thought that if he could input two offers that W would get both. But on the other Tide allowed the facility at that time for the offer chosen to be updated. It's said it has applied the last offer to be input. W has nothing to show that Tide had agreed to pay both amounts. And so, I'm afraid I think that Tide acted reasonably, and I won't be requiring it to do anything further.

## **My final decision**

My decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask W to accept or

reject my decision before 10 January 2025.

Michael Crewe  
**Ombudsman**