

The complaint

Mr W complains that Nationwide Building Society didn't honour a current account switch incentive.

What happened

Nationwide advertised a current account switch offer to new and existing customers. If customers switched a non-Nationwide account to it using the Current Account Switch Service (CASS) and met some other criteria they would receive £175.

Mr W applied to switch a non-Nationwide current account he held elsewhere to his existing account with Nationwide. The switch was successfully completed, but incentive payment was not made.

Mr W raised a complaint with Nationwide. It said that the switch offer hadn't been paid because Mr W had not met one of the additional switch criteria – he hadn't transferred a minimum of two direct debits from the non-Nationwide account. It acknowledged that Mr W already held two direct debits with it, but it said these had been set up in June 2024 – before the account switch.

However, it had accepted that it had attempted to call Mr W when he had asked it not to, and it paid Mr W £25 compensation in recognition of the error. Unhappy with the outcome, Mr W referred his complaint to this service.

Our investigator looked into what had happened. But he didn't uphold it. He noted that the terms of the offer required two direct debits to be transferred as part of the account switch and this hadn't happened. He added that he considered the £25 compensation payment was fair.

Mr W asked for his complaint to be reviewed by an Ombudsman, so it's been passed 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.

Having done so, while I acknowledge Mr W will be disappointed, I've reached the same conclusion as the investigator for the same reasons. I'll explain why.

I've looked at information which was available to Mr W when he switched an external account to his existing Nationwide account. And I've found that on Nationwide's website - where the account switch offer was advertised, a number of questions were asked under the heading '*Check you're eligible for our switch offer*'. One question was 'Do you have a non-Nationwide current account with at least two direct debits?'

I've also found that the terms and conditions of the current account switch offer say:

How I qualify for the offer

You will qualify for the offer if:....

..... 6. You transfer a minimum of two active Direct Debits from the current account being switched to the Nationwide account.

And

When I will not qualify for the offer....

.....For clarity, you will also not qualify for the offer if: You did not transfer a minimum of two active Direct Debits as part of the switch in accordance with paragraph 6 above.

It's not in dispute that Mr W didn't transfer two direct debits as part of the switch. Rather he says he already had direct debits on his existing Nationwide account. But, overall, I'm persuaded that Nationwide provided enough information so that Mr W ought reasonably to have been aware that he needed to transfer two direct debits from the external account as part of the current account switch process to qualify for the switch offer.

As Mr W didn't transfer two direct debits during the account switch, I'm satisfied he didn't qualify for the incentive payment. So, I won't be telling Nationwide to pay Mr W the switch offer.

Nationwide has accepted it attempted to call Mr W when he'd asked it not to. It has paid Mr W £25 in recognition of this. I haven't seen enough to safely conclude Nationwide calling Mr W caused him material inconvenience which would warrant a further compensation payment. I find the compensation award of £25 to be fair.

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 Mr W to accept or reject my decision before 26 March 2025.

Sandra Greene
Ombudsman