

The complaint

Mr B complains that he didn't receive the £200 incentive he was offered by Nationwide Building Society for switching his current account to them.

What happened

In May 2024 Mr B received a letter from Nationwide which offered an incentive payment of £200 if he switched an eligible current account over to them.

The letter was sent to Mr B as an existing Nationwide customer. To qualify for the offer he had to use their Current Account Switch Service to switch his main current account to Nationwide and he had to have at least two active direct debit set up in the account he was switching. The letter stated that he could choose the date of the switch which had to be completed within 28 days of requesting it.

The letter didn't give a closing date for the offer but stated it could be changed, withdrawn or replaced at any time. It also provided details of where full details of the terms and conditions and eligibility criteria could be found online.

Mr B has told us that he applied to switch his account because of the incentive payment but when the switch was completed in August 2024 he was advised by Nationwide that he wasn't eligible for the payment as the offer had been withdrawn.

Mr B raised a complaint with Nationwide as he wasn't advised that the offer had been withdrawn, and without the incentive payment he wouldn't have switched his account.

Nationwide didn't uphold Mr B's complaint as they didn't agree they'd done anything wrong. They said when he visited their website to make the application to switch to them the switch offer wasn't advertised anymore as it had ended. They said they understood his frustration but when they spoke to him about his complaint he'd confirmed he'd read the terms and conditions of the offer which said it could be pulled at any point.

And they explained that they do not have an end date for the offer as it is subject to withdrawal at any point.

Mr B had spoken to Nationwide in August 2024 about his ongoing application and he'd complained that he wasn't told that the offer had been withdrawn. Nationwide said that it wasn't necessary for their agents to go through that information as all the terms and conditions are online where he'd made his application.

Unhappy with Nationwide's response Mr B complained to our service. Our investigator considered the case and said Nationwide had told us that Mr B originally applied for the switch on the last day of the offer, but as the switch date he'd requested was more than 28 days later, he didn't meet the eligibility criteria. And there was an issue with his application which meant the switch was only successfully requested on 9 August 2024 and completed on 19 August 2024. But the incentive offer ended on 4 July 2024 so Mr B was no longer eligible for the incentive payment.

Our investigator said the Nationwide's original letter made it clear that Mr B had to complete the switch in 28 days, so even if his original application had been successful as he'd requested a switch date more than 28 days after the date of his application he wouldn't have qualified for the incentive.

And Nationwide's letter also said that the offer may be changed, replaced or withdrawn at any time. She said this is standard practice for these types of incentive offers and it's not uncommon for them to be removed at short notice. And as the original letter offering the incentive was sent in May 2024 a significant period had passed before Mr B applied for the switch.

So she didn't uphold the complaint as she said Nationwide hadn't made an error in not offering Mr B the incentive payment as he didn't meet the criteria for the offer or its terms and conditions.

Mr B wasn't happy with our investigator's opinion as he said there was no deadline for the offer in the original letter he received, his application was accepted on the last day of the offer and he wasn't told at any point during his application that the offer had been withdrawn.

Our investigator responded saying that having no deadline date was standard practice as incentive offers could be withdrawn at any time. Mr B's switch was accepted as he could request a switch at any time. So acceptance didn't mean he was eligible for the offer.

She accepted that when he'd spoken to Nationwide about his application he wasn't told the offer had been withdrawn, but she was satisfied this wasn't necessary as the terms and conditions were available online. And she said the application that was completed on 19 August 2024 was a second application which was started on 9 August 2024, after the offer had been withdrawn, as there was an issue with Mr B's first application.

Mr B raised further points saying Nationwide accepted his switch on the last day of the offer. They never contacted him to say the incentive had ended and ask if he wished to continue with the switch. If they had he says his answer would have been no. He was never advised there was a problem with his switch application. And he feels very let down and thinks our investigator has just sided with Nationwide.

Our investigator considered these points but didn't change her opinion. She reminded Mr B that she'd explained before that Nationwide would accept a switch request at any time, but this didn't mean he was eligible for the incentive. She said we wouldn't expect Nationwide to contact him about the incentive. And regardless of any delay, or his resubmitted application, she said his original application didn't meet the eligibility criteria. She also assured Mr B that we're an impartial service assessing cases on the basis of the evidence.

Mr B also raised an issue about an conversation he had with Nationwide about closing his account and switching back later. Our investigator advised Mr B that he'd need to raise any issue about this call directly with Nationwide.

Mr B remains unhappy and the case has come to me for a 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 understand Mr B's disappointment in not receiving the incentive payment when he switched his account to Nationwide. But what I have to consider is whether Nationwide did anything

wrong.

The original letter Mr B received in May 2024 set out the eligibility criteria for the incentive payment and also stated clearly that the offer could be changed, withdrawn or replaced at any time. It's fairly standard practice for incentive offers to include such a term and it's not uncommon for them to be removed at short notice. So I don't think it was necessary for Nationwide to include an end date for the offer.

The letter pointed Mr B to where online he could find the full terms of the offer and the eligibility criteria. Nationwide have told us Mr B accepts that he read the terms of the offer.

Nationwide have told us, and I accept, that Mr B originally applied to switch his account on the last day of the incentive offer. But he chose a switch date over 28 days from the date of his application, so he wouldn't have received the offer as he didn't meet the criteria. And in any event this application failed due to incorrect information being provided by Mr B.

Mr B submitted a further application to switch on 9 August 2024 which was completed on 19 August 2024. As the incentive offer ended on 4 July 2024 Nationwide say that when he submitted this application through their Current Account Switch Service Mr B wouldn't have seen any details of the incentive offer, as it had ended.

As a switch application can be made at any time, and details of the incentive had been removed the switch service, I don't think Nationwide did anything wrong in accepting and processing Mr B's switch application.

And I wouldn't have expected them to notify him the incentive had been withdrawn, as he'd been told this could happen at any time.

So I don't think Nationwide did anything wrong in not paying Mr B £200 when he switched his account. And I'm not asking them to do anything.

My final decision

For the reasons set out above my final decision is that I don't uphold Mr B's complaint about Nationwide Building Society.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B to accept or reject my decision before 21 April 2025.

Patricia O'Leary
Ombudsman