

## **The complaint**

Mr A complains that Nationwide Building Society didn't pay a £175 switch incentive to him when he switched his account to it.

## **What happened**

At the end of December 2024, to take advantage of Nationwide's switch incentive offer, Mr A applied to switch his account to it. The switch was completed on 15 January. Nationwide said that it sent a text to Mr A to remind him that in accordance with the terms of the offer, he needed to pay £1,000 into his account by 28 January. Mr A didn't make that payment until 2 February. As a result, Nationwide advised him that he didn't qualify for the switch incentive.

Mr A says that he didn't receive the text. And that he understood the terms of the offer were that the payment had to be made within 31 days of the account being opened, and he did that. However Nationwide said that the period started from the date of the application for the switch.

On referral to the Financial Ombudsman Service, our Investigator said that Nationwide appeared to have sent the text to the right number. She said the requirements of the switch were clear and it was Mr A's responsibility to comply with them.

Mr A disagreed, and the matter has been passed to me for an Ombudsman's consideration.

## **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.

When Mr A applied for the switch, he was doing so in response to Nationwide's offer which was to switch his account to Nationwide and carry out certain transactions. Whilst it may be reasonable to think that time didn't start until he opened the account, I think the terms of the switch offer are quite clear. Our Investigator has already set out the full terms. The important one in Mr A's case is:-

*"2. You must also do the following within 31 days of requesting the switch:*

- *pay at least £1,000 into your Nationwide account...."*

On the basis that Mr A applied for the switch on 31 December, he had until 31 January to pay the money into his account. He didn't do so until 2 February. It was up to Nationwide how it set the terms of its offer and I haven't seen anything that makes me think he didn't have time to pay the money in.

As for the texts, Nationwide has sent us copies of three texts which its records show were sent to Mr A's number. The first was on 31 December to say that the account switch had begun. The second was on 16 January to say the switch had been completed and to remind

Mr A to pay the money into his account by 28 January (presumably to give time for the payment to credit the account). The third was on 5 February to confirm that he hadn't qualified for the offer. Mr A says he didn't receive the 16 January text, though I would observe that the text history he has sent us doesn't cover that time period.

Nationwide has said that there was no technical fault from its end and it didn't have any reports of customers not receiving the messages. As it appears to have been sent to the correct number, I can't say that Nationwide was at fault here. And in any event it wasn't required to remind Mr A. My view is that it was his responsibility to ensure he complied with the terms of the offer in order to qualify for the switch incentive, and unfortunately as he didn't, Nationwide isn't obliged to pay it.

### **My final decision**

I don't uphold the complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr A to accept or reject my decision before 1 July 2025.

Ray Lawley  
**Ombudsman**