

The complaint

Mrs G complains that Nationwide Building Society failed to pay her the £175 switch incentive when she switched her account to it.

What happened

On 8 December 2024 Mrs G made a request to Nationwide to switch her account to it to take advantage of the switch incentive offer. She had to put a date for the switch to complete, and she asked for this to be done by 2 January 2025. The account was opened and the switch was completed by that date. In order to qualify for the incentive payment she needed, within 31 days of requesting of the switch, amongst other requirements, to make a payment using her debit card. Under the terms of the offer this needed to be done by 8 January 2025.

Mrs G didn't make her first debit card transaction until 14 January. She was advised by Nationwide that she hadn't therefore qualified for the incentive payment. She complained that she had understood that the 31 days ran from the date the switch was completed.

Nationwide said it hadn't made any error and that it didn't think that the terms and conditions of the offer were unclear.

On referral to the Financial Ombudsman Service our Investigator didn't think Nationwide had done anything wrong in applying the terms in the way it had and in refusing to pay the switch incentive.

Mrs G didn't agree, 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.

In order to take advantage of a switch offer it's important for the consumer that they know the terms and conditions of the offer and ensure that they will be able to comply with it. I think here that the terms of the offer were clear and in so far as is relevant to Mrs G's complaint that:

You must also do the following within 31 days of requesting the switch:

...make one payment using your debit card from your Nationwide account..

Mrs G argues that 'requesting the switch' is a banking term that an ordinary customer on the street would not necessarily understand, rather than plain English. So she understood it to mean 31 days from the switch being completed.

Looking at it objectively, I don't think that the term 'requesting the switch' is banking jargon. To request something is to ask for it either formally or informally. To do this the customer had to apply for the switch to take place. Mrs G says that if the words "apply for" had been

used she would have understood. But I think that “apply for” or “make a request” mean the same thing and I think the ordinary customer would understand what was needed.

Mrs G has also pointed out that, in the response to her, Nationwide's adviser said that they were really sorry if the terms and conditions were not clear. The adviser did subsequently explain that this was setting out what her complaint was, rather than agreeing with it.

Mrs G has made the point that once the switch completed, she had very little time to make a debit card payment. This is especially so as she was told it would take up to 15 days to receive the card. However Mrs G requested a completion date more than 3½ weeks after she made the request, so she should have considered whether she had time to comply with it. As it is Nationwide expects most cards to be received well before 15 days. And in Mrs G's case, I haven't seen any evidence that she wasn't able to make a debit card payment in time. To be clear we will look at what happened and not what might have happened.

Finally Mrs G says that she didn't receive any text or e-mail from Nationwide reminding her to make the payment. I agree that this would have been helpful. However she would still have been expected to comply with the terms and conditions and there's no obligation on Nationwide to provide such a reminder.

My final decision

I don't uphold the complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs G to accept or reject my decision before 16 July 2025.

Ray Lawley
Ombudsman