

The complaint

Mr X complains that Nationwide Building Society didn't pay the £175 incentive payment when he switched his bank account.

What happened

Nationwide offered a scheme which would pay customers £175 if they successfully switched to one of its qualifying accounts. In early October 2024, Mr X transferred his current account so that he could benefit from the incentive.

To qualify for the incentive, according to the terms and conditions, within 31 days of requesting the switch, customers needed to:

- Put at least £1,000 into the account, not counting transfers from other Nationwide accounts or Visa credits*
- Pay for something once using your debit card. Some transactions – like gambling – don't count towards this, so make sure you check the terms."*

However, Mr X said he didn't receive his bank card and therefore was unable to make the required card transaction within the deadline given.

Mr X contacted Nationwide towards the end of November 2024 to explain that he hadn't received the card and another was sent out, however Nationwide said that as he hadn't qualified for the incentive, he wouldn't receive the £175.

Mr X was unhappy with this. He thought that as he hadn't received the card, he wasn't responsible for not being able to meet the requirements, so brought his complaint to us. One of our investigators looked at his concerns but didn't feel that Nationwide had done anything wrong as it hadn't been made aware that the card hadn't been received within the relevant time scale.

Mr X remained unhappy, so the complaint was passed to me to make a final 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.

Having done so, I have come to the same overall conclusion as the investigator, for broadly the same reasons.

I understand how strongly Mr X feels about this complaint. He has raised a number of points and although I may not mention every point raised, I've considered everything he has said but limited my findings to the areas which impact the outcome of the case. No discourtesy is intended by this. It just reflects the informal nature of our service.

I have reviewed the terms and conditions and think the terms of the switch incentive were clear. Therefore, I'm satisfied that Mr X was aware of the actions that needed to be taken to

benefit from the switch incentive. However, Mr X says that he didn't receive the card and therefore wasn't able to meet the criteria. I can understand how frustrating this must be for Mr X as he has lost out on the incentive payment as a result. But from what I can see, this isn't as a result of Nationwide doing anything wrong.

I have reviewed the submissions from Nationwide and can see that the card was originally sent out on the 1 October 2024 to the address that we hold on file for Mr X, so I am satisfied that Nationwide did what we would expect by sending out the card. Once the card is sent out, there is no way of Nationwide knowing if the card isn't received unless the customer gets back in touch to let it know. Mr X informed Nationwide that the card hadn't arrived at the end of November, this was after the 31-day period. Nationwide were therefore not in a position to resend the card within the timescale so that Mr X could make the payment, so I can't say it acted unfairly.

Mr X has said that he was out of the country for part of October and November 2024 and therefore hadn't realised the card hadn't arrived until the end of November 2024. While I can understand that this may have had an effect on his ability to realise the card hadn't arrived, I can't say that Nationwide are responsible for this. Mr X decided when to commence the transfer and was aware of when he would be out of the country. Mr X was also aware of the terms and conditions of the incentive and having reviewed the dates Mr X was out of the country, I think he could have notified Nationwide earlier than he did.

While I can understand Mr X's frustration, I don't hold Nationwide responsible.

My final decision

For the reasons above, I am not upholding this complaint

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

Sarah Green
Ombudsman