

## **The complaint**

Miss D complains that Nationwide Building Society unfairly refused to pay a current account switching bonus.

## **What happened**

On 18 February 2025 Miss D made an application for a Flex Direct account in branch with Nationwide. Miss D has explained she wanted to benefit from a £175 switching bonus Nationwide was paying at the time. The criteria for receiving the switching bonus required Miss D to transfer two direct debts, close an account with another bank and use the debit card within 31 days. Miss D's application was approved. Miss D says she was told the PIN and debit card would be forwarded within the following seven to ten working days.

Miss D's told us she received the PIN in the post on 25 February 2025. Miss D travelled abroad between 26 February 2025 and 16 March 2025.

On 17 March 2025 Miss D contacted Nationwide via its online chat facility to explain she hadn't received her new debit card, account details and online banking credentials. Miss D's explained she was concerned that there wasn't enough time to receive the debit card and use it before the deadline for receiving the signing bonus passed.

Miss D's explained Nationwide told her a new debit card would be ordered and sent and new online banking details would be issued. Miss D's account details were supplied via the chat. But Nationwide wouldn't send Miss D's new debit card to Miss D via next day delivery or any other expedited means. As a result, whilst a new debit card was issued, Miss D didn't receive it in time to use it and qualify for the switching bonus of £175. Miss D raised a complaint but Nationwide didn't agree to cover the switching bonus.

An investigator at this service looked at Miss D's complaint. They noted Nationwide had supplied evidence to show Miss D's debit card had been issued. The investigator said Nationwide wasn't responsible for correspondence not being received from Royal Mail.

Miss D asked to appeal and said she's unable to claim compensation from Royal Mail directly. Miss D also said she'd contacted Nationwide before the offer deadline and if it had used expedited mail the debit card and online banking details would've been received in time to benefit from the bonus. As Miss D asked to appeal, her complaint has been passed to me to make 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'm aware I've summarised the events surrounding this complaint in less detail than the parties involved. No discourtesy is intended by my approach which reflects the informal nature of this service. I want to assure all parties I've read and considered everything on file. I'm satisfied I don't need to comment on every point raised to fairly reach my decision. And if

I don't comment on something, it's not because I haven't considered it. It's because I've focused on what I think are the key issues. My approach is in line with the rules we operate under.

I'll start by looking at what happened after Miss D was approved for her new account by Nationwide on 18 February 2025. Nationwide has supplied systems evidence that shows the new debit card was generated and issued on 18 February 2025 – the date of approval. That means Miss D had 31 days from that point to use the new debit card as well as fulfilling the other criteria required to receive the switching bonus. I understand that Miss D didn't receive the debit card in the mail, or the online banking credentials and account details. But I'm satisfied the evidence on file shows Nationwide did issue the debit card on 18 February 2025 as it claims.

Miss D's confirmed she did receive the PIN Nationwide sent her around a week after the account was opened. And I'm satisfied Nationwide had the correct address for Miss D on file following her application. I understand not all the correspondence Nationwide sent was received. But I think the evidence on file shows it was sent as Nationwide claims.

Miss D's explained she had to travel abroad on 26 February 2025 and returned on 16 March 2025. As a result, Miss D wasn't aware the debit card hadn't been received until that point. And when Miss D contacted Nationwide on 17 March 2025 there wasn't enough time for it to produce and send her a new debit card before the deadline for the switching bonus. Nationwide's records show a new card was ordered on 17 March 2025 and sent to Miss D after she made contact.

I understand Miss D wanted Nationwide to send the reissued debit card to her by expedited mail. But Nationwide says it wasn't able to do that and sent the replacement to Miss D in the normal mail. Ultimately, Nationwide has explained it doesn't send post of this nature out by next day mail. And Nationwide is free to decide how it communicates with customers, including the type of post it uses when issuing debit cards. So I'm unable to agree it acted unfairly or made a mistake by following its normal approach with Miss D.

I can only uphold a complaint where I find a business has treated a customer unfairly or made a mistake. I'm sorry to disappoint Miss D but I haven't been persuaded there are grounds to uphold her case. I'm satisfied Nationwide issued the debit card and supporting correspondence to Miss D on 18 February 2025 as claimed. And I'm satisfied that when Miss D got in contact to notify it the debit card hadn't been received it took the necessary steps to send a replacement. I appreciate there was a delay that was outside both Miss D and Nationwide's control as she was out of the country for part of the 31 day qualifying period. But I'm unable to agree it Nationwide's actions that meant Miss D's debit card was reported as not received until 17 March 2025.

I'm very sorry to disappoint Miss D as I can understand why she feels dissatisfied with the situation. But as I haven't found anything that shows Nationwide made a mistake, misled or treated Miss D unfairly, I'm unable to uphold her complaint.

### **My final decision**

My decision is that I don't uphold Miss D's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss D to accept or reject my decision before 30 June 2025.

Marco Manente

**Ombudsman**