

The complaint

Mr P complains that Nationwide Building Society refused to pay him a £175 incentive payment for switching his account to it. And of the customer service he received.

What happened

On 10 December 2024 Mr P requested a switch to Nationwide, and for the switch to take place on 2 January 2025. The debit card was sent out on 10 December. Mr P says he didn't receive it until 11 January. As the terms of the offer required him to make a payment with the debit card within 31 days of the switch request, he was a day too late. So Nationwide advised that he hadn't qualified for the switch incentive. Mr P asserted that the card he received was faulty so he applied for a new card which arrived on 3 February.

Mr P complained that he couldn't comply with the terms of the switch offer. He also complained that he couldn't use any of the digital payment services until the physical card arrived. He raised his complaints through the online chat service, but didn't receive an initial response and had to chase the matter up.

Nationwide issued a final response letter in February 2025. It apologised for the level of service Mr P had received and paid £100 compensation. But it said it hadn't made any error with regard to the switch incentive so wouldn't be making a payment in respect of that.

On referral to the Financial Ombudsman Service our Investigator thought that Nationwide had acted fairly and reasonably.

Mr P 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.

Where the evidence is incomplete or contradictory, as some of it is here, I have to make my decision based on what I think is most likely to have happened. But it may be that I can't make a finding and if this is the case I shall say so. I have a duty to be impartial so I have to assess both parties' evidence fairly.

late arrival of debit card

Mr P says that the debit card for the account didn't arrive until 11 January, a day after the deadline for making a debit payment. Nationwide has said that it sent the debit card out by post on 10 December. As this wasn't by recorded delivery there's no documentary evidence as to when the card actually arrived.

I believe that Mr P was aware of the conditions of the offer. And I've noted that there was activity on the account from 19 December onwards in the form of credits and payments out to other accounts. Given that, I can't see that if the card didn't arrive, Mr P chased it up until

after 11 January. Given that, my conclusion is that I can't make a finding on this point which unfortunately means I can't uphold this part of the complaint.

not allowing payment without the physical card

Mr P has pointed out that in the terms and conditions making a debit card payment includes making payment through various payment services. Yet he wasn't able to do this because in order to register for those services the physical card needed to be present. And he thinks that Nationwide should have allowed for this.

I don't think the physical card needs to be present in order to register for payment services. However Nationwide does require it as part of his terms and conditions, presumably as an extra security. So whilst I understand Mr P's point, it is up to Nationwide how it sets the terms and conditions for using payment services. It was up to Mr P, if he wanted to take advantage of the incentive, to look at those as part of switching his account to Nationwide. So I can't see that it was at fault in this respect.

faulty card

Mr P says that the first debit card he received was faulty, so he had to apply for a new one. He didn't receive this until 3 February, so he says this hindered his ability to comply with the terms of the offer.

From the statements and the evidence that Nationwide has supplied, Mr P was able to make a debit card payment on 11 January with the card he said was faulty. I'm not clear whether this was with the physical card or through a payment service, but that would have counted as a debit card payment. So I can't see that if he received a faulty card, this prevented him from complying with the terms of the offer.

request for documents

Mr P says he has asked for, but not received, copies of the chat transcripts and of Nationwide's response to his complaint. He also says that he asked for a recording of the telephone call, but was told that this hadn't been recorded.

I can't see that Mr P has made a complaint about this to Nationwide, so he should approach it first before raising as a complaint with us. Having said that, Nationwide isn't obliged to record telephone conversations, and I'm satisfied that I've seen sufficient evidence to deal with the complaint.

customer service

Mr P contacted the online chat service after being notified that he hadn't complied with the terms of the switch offer. He was told that this would be reviewed, but nobody got back to him. So he had to contact the chat service again.

I've seen three chat transcripts in January 2025. It does appear that after raising the issue on 14 January nobody got back to Mr P. He chased this up again on 25 and 27 January. This wasn't an instant service so there did appear to be long waits between chats. I don't doubt that this was frustrating for Mr P and I think that the service was poor. However he has been paid £100 compensation and I think this was fair and reasonable in the circumstances of the case.

overall

I think that Nationwide posted the debit card very shortly after Mr P had made the switch request. And as he didn't chase it up within the time limit, I couldn't find that Nationwide had made an error so I won't require it to make the payment under the switch offer as Mr P wasn't eligible for it. I also think that he was paid fair and reasonable compensation in respect of the poor customer service in this case.

My final decision

I don't uphold the complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr P to accept or reject my decision before 22 July 2025.

Ray Lawley
Ombudsman