

The complaint

Mr T complains that Nationwide Building Society (Nationwide) have not paid him £175 for switching his current account to them.

Nationwide said Mr T didn't complete one of the necessary steps (using his debit card within 31 days) to be eligible for the switch incentive. Mr T said he was unwell, and he suffered two bereavements so didn't have the chance to use the debit card. As such, he thinks Nationwide should honour the switch incentive.

The details of this complaint are well known to both parties, so I won't repeat everything again here. Instead, I will focus on giving the reasons for my 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.

- The terms and conditions of the current account switch explain what Mr T needed to do to be eligible for the £175 payment. One of the requirements was that Mr T use the debit card within 31 days of requesting the switch. Mr T didn't do this, therefore Nationwide didn't make the payment.
- Mr T said the terms and conditions changed after he filled in the paperwork in branch. I've not seen any evidence of this, the terms and conditions I've looked at are dated September 2024, so I think it's likely these were the ones in place at the time Mr T requested the switch in November 2024.
- Mr T accepts that a text message was sent providing a link to the terms and conditions. He also accepts that a text message was sent in mid-December, reminding him that he needed to use his debit card before the 31 days expired. Therefore, I'm satisfied Mr T was fully aware of the terms and conditions of the switch and what he needed to do to be eligible.
- Mr T has explained that sadly he suffered two bereavements during the time that the switch took place, and he didn't manage to use his debit card in time. I'm sorry to hear Mr T was having a tough time – I appreciate using his debit card might not have been his priority at the time. But Nationwide has considered Mr T's circumstances and said it doesn't meet their criteria for exceptional circumstances. So, it follows, that he didn't meet the eligibility requirements, and therefore I don't think it would be fair to ask Nationwide to honour it.

My final decision

For the reasons I've explained above, I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr T to accept or reject my decision before 18 July 2025.

Rachel Killian
Ombudsman