

## **The complaint**

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

Nationwide said Mrs T didn't complete one of the necessary steps (using her debit card within 31 days) to be eligible for the switch incentive. Mrs T said she was unwell and suffered two bereavements so didn't have the chance to use the debit card. As such, she 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 Mrs T needed to do to be eligible for the £175 payment. One of the requirements was that Mrs T use the debit card within 31 days of requesting the switch. Mrs T didn't do this, therefore Nationwide didn't make the payment.
- Mrs T said the terms and conditions changed after she 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 Mrs T requested the switch in November 2024.
- Mrs T accepts that a text message was sent providing a link to the terms and conditions. She also accepts that a text message was sent in mid-December, reminding her that she needed to use her debit card before the 31 days expired. Therefore, I'm satisfied Mrs T was fully aware of the terms and conditions of the switch and what she needed to do to be eligible.
- Mrs T has explained that sadly she suffered two bereavements during the time that the switch took place, and she didn't manage to use her debit card in time. I'm sorry to hear Mrs T was having a tough time – I appreciate using her debit card might not have been her priority at the time. But Nationwide has considered Mrs T's circumstances and said it doesn't meet their criteria for exceptional circumstances. So, it follows, that she didn't meet the eligibility requirements for the switch payment, and so 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 Mrs T to accept or reject my decision before 18 July 2025.

Rachel Killian  
**Ombudsman**