

## **The complaint**

Mr O complains that Nationwide Building Society didn't pay him the correct cashback and interest on his current account. He also complains about the poor service it provided.

## **What happened**

Mr O had a current account with Nationwide. The terms of the account said that he would earn cashback on any qualifying spending for 12 months from the date the account was opened. Mr O complained that he didn't receive the cashback he was expecting for a couple of months in early 2025. He also complained that his Nationwide credit card wasn't showing on his credit report. And he wasn't happy with two calls he'd had with Nationwide in which he said the call handlers had been cheeky and condescending.

Nationwide said cashback would only be paid on flex accounts if the terms of the offer were met. One of the terms was that Mr O pay at least £1,000 into the account every month, not counting transfers from other Nationwide accounts or Visa credits. It said Mr O hadn't paid £1,000 into his account in March 2025. Nationwide said it couldn't find recordings of the telephone calls Mr O said he'd made. And information about his credit card was passed to the credit reference agencies about a month after the account was opened, which was in line with normal timescales.

Mr O wasn't happy with Nationwide's response so brought his complaint to this service. Our investigator didn't uphold the complaint as she didn't think Nationwide had made any mistakes or provided a poor service.

As Mr N didn't agree, his complaint has been 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.

Nationwide has shown us copies of Mr O's current account statements from February 2025 through to the end of April 2025. They show that he received both credit interest on his account in February and April 2025 as well as cashback. But he didn't receive interest or cashback in March 2025. Nationwide has said that's because Mr O didn't pay at least £1,000 into his account in that month as per the terms of his account.

The terms of Mr O's account say that he will earn cashback, up to £5 per month, on all qualifying spending made on his account card. But only as long as he pays at least £1,000 per month into the account, not counting transfers from other Nationwide accounts or Visa credits. The statements provided by Nationwide show that although Mr O paid more than £1,000 into his account in March 2025, two of those payments weren't eligible for the cashback offer. One was a transfer from another of Mr O's Nationwide's bank accounts. The other was a Visa credit. Removing those two payments meant that Mr O paid less than £1,000 into his account in March 2025. So, Nationwide acted in line with the terms of Mr O's account by not paying him cashback for that month.

Mr O didn't receive any interest on his account in March 2025 either. But that's because interest on the account was also only earned if Mr O paid in more than £1,000 per month. And that wasn't the case in March 2025. In light of the above, I'm satisfied Nationwide has treated Mr O fairly and reasonably.

Mr O also complained that his credit report wasn't showing any details of his Nationwide credit card. Nationwide said that was because Mr O opened his credit card account at the beginning of April 2025. And it takes about a month for this to show with credit reference agencies. It confirmed that his details were showing on his credit file at the beginning of May 2025. Nationwide provided evidence of this and, in light of that evidence, I don't think its treated Mr O unfairly.

Mr O also said he wasn't happy with two phone calls he received from Nationwide where he thought the agents had been cheeky and condescending. Nationwide said it couldn't find any recordings of telephone calls with Mr O. It said its records showed that Mr O was in contact with its branch on a couple of occasions in April and May 2025 but it said branch telephone calls aren't recorded. It said Mr O also appears to have spoken to someone in its credit card area in May. But, again, it has no recording of the call. Mr O hasn't been able to provide any further details of the calls, either who he spoke to or when. And in the absence of any further evidence, I don't think it would be fair to say that Nationwide has acted unfairly solely based on what Mr O has said.

In summary, I'm satisfied Nationwide has acted fairly and reasonably in the way its applied interest and cashback to his current account. And in the way it's passed information on his credit card account to the credit reference agencies. I also don't think there's enough evidence to say Nationwide provided a poor service to Mr O when communicating with him by phone.

### **My final decision**

For the reasons stated above, I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr O to accept or reject my decision before 18 September 2025.

Richard Walker  
**Ombudsman**