

## The complaint

Ms T complains that Nationwide Building Society didn't pay her the £175 offered when she switched her account.

## What happened

Ms T says that she didn't understand the switching conditions for the payment due to her dyslexia. So, she didn't realise that one condition was that two active direct debits were switched. She says that a friend didn't meet all the conditions either but received the payment. So, says she should too and she'd been told she would.

Nationwide said it hadn't made a mistake. And it had no record of any contact with Ms T until she complained during an online webchat on 5 May 2025. Nationwide said it was reliant on applicants to read its terms and conditions. And that if at any point Ms T had been unclear then she could have asked a member of staff for support. Nationwide said that after Ms T had made the switch request on 29 March 2025, it had sent her a text on 1 April 2025 saying it would let her know if she had met the conditions for the payment and attached the terms and conditions. A condition was the transfer of two active direct debits. No direct debits had been transferred with Ms T's account from her previous bank so she didn't qualify for the payment. It said she had also not made an eligible payment with her debit card. And it wasn't able to comment on what might have happened with the payment to her friend.

Our investigator didn't recommend that the complaint be upheld. She said that Nationwide had provided a screenshot of its website about the offer and the full terms. These stated that a requirement was that:

*'You transfer a minimum of two active Direct Debits from the current account being switched to the Nationwide account as part of the switch...' and 'You must also do the following within 31 days of requesting the switch: ... make one payment using your debit card from your Nationwide account...'*

She said that she understood that Ms T had explained that her dyslexia was the reason that she'd not understood and read the terms fully. But that it was reasonable for Nationwide to rely on Ms T having understood the terms at the time of her application online. And Ms T hadn't then asked for any assistance or clarification. She understood Ms T's frustration and especially as she'd said a friend who didn't meet the conditions received a payment. But we weren't able to look at that here.

Ms T didn't agree and wanted her complaint to be reviewed. She was very angry and upset and hadn't even received half the payment. The switch shouldn't have gone ahead if she didn't qualify. This had affected her mental health and caused her stress. Ms T said that we and Nationwide had 'stuck together' in declining her complaint. And treated her unfairly when other people had received the payment who didn't qualify.

## 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 sorry to hear how Ms T feels about what happened. And I need to say to her that I'm looking at her case in this complaint and not say her friend's. I don't doubt Ms T expected to receive the payment and that's why she made the switch. She's explained that she understood one requirement was to pay in at least £1,000 and she credited more than that.

It isn't in dispute that a term for the payment of £175 was also that at least two active direct debits be switched from her previous bank. This didn't happen and I've no evidence that this was due to an error with the process. Nationwide said she also didn't make a debit card payment in line with the terms.

I don't think it unreasonable for Nationwide to expect that Ms T had read and accepted the terms and conditions when she made her application online. I'm not persuaded it had any reason to think that she hadn't read and understood these until after the switch had been made. And Ms T didn't ask for any assistance or support until after she'd found she didn't qualify for the payment. So, I'm afraid I don't consider Nationwide would be fairly responsible for the consequences here of Ms T not fully reading and understanding the terms as a result of her dyslexia.

I appreciate that Ms T thinks that if she didn't qualify the switch shouldn't have gone ahead. That wasn't part of the offer terms and Nationwide had sent her the text referred to above saying that she would receive a payment *if* she later qualified. It was fairly up to Ms T to know and check that she could meet all the conditions and here for example had two active direct debits to transfer.

I know Ms T will be very disappointed with my assessment and that as a result I won't be requiring Nationwide to do anything more.

### **My final decision**

My decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms T to accept or reject my decision before 13 October 2025.

Michael Crewe  
**Ombudsman**