DRN-5751815

The complaint

Mr H complains about the service he received from Nationwide Building Society ('Nationwide') when he attempted to switch his current account to Nationwide.

What happened

In March 2025 Nationwide were offering a £175 switch incentive for customers who transferred their current accounts to Nationwide, providing certain criteria were met. Mr H opened a Nationwide account and requested that his current account with another bank, 'Bank A', be switched as he wished to receive this incentive payment.

The switch was due to take place on 11 April 2025 but shortly thereafter Mr H realised the switch hadn't happened. He contacted Nationwide who advised the switch had been blocked by Bank A.

Mr H then contacted Bank A and it said that there were no blocks. Mr H contacted both Nationwide and Bank A trying to find out what had gone wrong. Mr H raised a complaint about both Bank A and Nationwide.

Nationwide didn't uphold Mr H's complaint. It said that Bank A had blocked the switch and so it hadn't done anything wrong. It confirmed that because the switch couldn't be completed, it wouldn't be able to offer Mr H the switch payment.

Bank A later admitted that it had stopped the switch and offered Mr H £220 to cover the switch incentive payment as well as some distress and inconvenience.

Mr H brought both of his complaints to our Service. In relation to Nationwide, he was unhappy that it didn't contact him to let him know the switch had failed.

Our Investigator didn't uphold Mr H's complaint about Nationwide. They said it was not responsible for the failure of the switch and noted Nationwide had text Mr H on 7 April 2025 to notify him the switch hadn't completed and that he needed to contact Bank A to resolve this.

Mr H disagreed and said he didn't receive any information about the switch not going through. So, the complaint about Nationwide was passed to me to decide.

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'd like to be clear that in this decision I am considering the actions of Nationwide not Bank A. The complaint about Bank A has been considered separately.

To be clear, Mr H initiated the switch with Nationwide and so I agree it was Nationwide's responsibility to notify him that the process had been unsuccessful.

Nationwide has provided evidence to show that it did notify Mr H via text message on 7 April 2025. But Mr H says he didn't receive any notification.

Where evidence is incomplete or conflicting, I have to decide what I think is more likely than not to have happened.

I have seen evidence from Nationwide that it held the correct telephone number for Mr H and that his communication preference for updates about the switch was set to text. I have also seen evidence from its system that a text was sent to him on 7 April to advise that his current account switch had not been completed and he should contact his old bank. So, I think it is more likely than not Nationwide did attempt to notify Mr H, in the way he had requested, about the failed switch. I appreciate Mr H says he didn't receive this message, but I have seen nothing to indicate this was due to any failing on Nationwide's part.

It follows that I think Nationwide acted reasonably here.

My final decision

My final decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr H to accept or reject my decision before 30 September 2025.

Jade Cunningham
Ombudsman