

The complaint

Mr D is unhappy that Nationwide Building Society won't honour the current account switching incentive he says he is due.

What happened

Mr D says he received several communications from Nationwide about its current account switching incentive. After speaking to one of Nationwide's agents on the phone (where Mr D was asking questions about the incentive) Mr D went online to initiate the current account switch.

However, Nationwide then told Mr D that he wasn't eligible for the incentive. This was on the basis that part of the eligibility criteria was the applicant couldn't have benefitted from a previous current account switching incentive. Nationwide told Mr D he'd been paid for switching his current account to Nationwide in 2021.

Mr D complained to Nationwide. He said it was his son (who he said has the same name) who carried out the switch in 2021, so it was wrong to say that he'd benefitted from a previous current account switching incentive. He also said that Nationwide's agent had told him he would be getting the incentive, so Nationwide should honour it on that basis.

Nationwide maintained that Mr D wasn't eligible for the incentive, but it offered him £30 on the basis its agent had provided him with conflicting information during the relevant call. Nationwide said that its records indicated the account switch in 2021 was his, but it also said that Mr D was welcome to provide evidence to contradict this, which it would then take into account.

Mr D remained unhappy and referred his concerns to the Financial Ombudsman Service.

An Investigator here issued an assessment of the case. In summary, they thought the information provided by Nationwide indicated that the 2021 switch had been in relation to an account in Mr D's name. They also thought the £30 offered by Nationwide was a fair way to put things right.

Mr D disagreed. He emphasised that he'd been told by Nationwide's agent that he would be getting the £200 incentive. The Investigator's opinion didn't change, so the case has been passed to me to make a 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.

Having done so, I've reached the same overall outcome as the Investigator, for broadly the same reasons.

There are two key issues in this case:

- Does the evidence indicate that Mr D was eligible for the current account switching incentive?
- Does the call Mr D had with Nationwide's agent mean that it should honour the switching incentive payment, regardless?

Mr D's eligibility for the incentive

I've seen the eligibility criteria for the current account switching incentive. One of the criteria is that the applicant can't have benefitted from a switching offer in the past, since it began to be offered in 2021.

Mr D says he hasn't previously benefited from a switching incentive, and that the incentive payment from 2021 that Nationwide has referred to, related to his son's account. Nationwide says its records indicate that the 2021 switch does relate to an account in Mr D's sole name.

Where there is a dispute about what's happened, I need to decide what I think is the more likely, on the balance of probabilities.

Nationwide has provided information from 2021, including correspondence between itself and the account holder, showing that the account holder was using the mobile phone number and e-mail address that Mr D has provided to this Service, when referring this complaint. This is strong evidence supporting Nationwide's position that Mr D was the holder of the account that received the switching payment, in 2021.

I also note that Nationwide told Mr D he was free to provide it with further information to demonstrate that the account in question wasn't his, and was instead his son's account. I can't see that Mr D provided anything to Nationwide in response. Mr D has provided us with his son's National Insurance Number, but I've seen nothing linking that National Insurance Number with the account from 2021, and so this isn't persuasive in supporting Mr D's position that the account from 2021 was in his son's name, and not his.

Therefore, on balance, I consider Mr D has benefitted from the switching incentive previously, meaning he doesn't meet the eligibility criteria, and the position Nationwide took on this, is reasonable.

The call with Nationwide's agent

I've listened to a recording of the call between Mr D and Nationwide's agent, where Mr D says he was told by the agent, that he was eligible for the switching incentive.

Near the beginning of the call, Mr D asks Nationwide's agent if he can switch his current account to take advantage of the incentive, and the agent says, "As long as you meet the criteria, yes". Later in the call, the agent does indicate that Mr D will get the incentive if he switches.

However, given that Nationwide's agent had, near the beginning of the call, made it clear that Mr D getting the incentive was subject to meeting the relevant criteria, thinking about the call as a whole, I don't consider that Nationwide's agent gave Mr D incorrect information.

I think it's fair to say that Nationwide's agent missed an opportunity towards the end of the call, to reiterate that payment of the incentive was based on the applicant meeting the eligibility criteria, and possibly exploring those criteria with Mr D. However, to the extent that Nationwide's agent could've done more to be clear and manage Mr D's expectations, I'm satisfied that Nationwide's offer of £30 is enough to take account of this.

Mr D is still free to accept Nationwide's offer of compensation, if he wishes to.

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 D to accept or reject my decision before 6 January 2026.

Ben Brewer
Ombudsman