

## **The complaint**

Mr T complains that Nationwide Building Society ('the Society') hasn't paid the cash reward he says was due to him under an account switching offer.

## **What happened**

In December 2024, Mr T switched his current account to the Society from a third-party bank. The Society was running a switch incentive at the time and he expected to receive a payment of £175, offered subject to terms and conditions, as a benefit under the scheme. When he learned that he hadn't qualified for this payment, he complained.

The Society said that Mr T wasn't eligible for the incentive because he didn't make a qualifying debit card transaction within 31 days as required by the relevant terms and conditions.

Mr T wasn't happy with the Society's response and brought his complaint to us. He disagreed that he hadn't met the offer terms, saying he'd bought a ticket for a show using his debit card.

Our Investigator didn't think the Society had acted unfairly. The investigator mainly said that the offer terms and conditions included information about the sort of payments that qualified for the switch incentive payment – and none of the payments made by Mr T during the qualifying period (including the ticket purchase Mr T relied on) met the relevant criteria.

As Mr T didn't agree, he asked for the complaint to be reviewed by an Ombudsman, so it came 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.

Under the switch scheme the Society was running in December 2024, customers could receive an incentive payment of £175 if they met all the criteria to qualify for the incentive.

One particular requirement of the incentive was for customers to make at least one qualifying payment on their debit card within 31 days of the account switch. The Society says Mr T didn't do this although Mr T says he did.

Having seen Mr T's statement, I'm satisfied that the payment Mr T seeks to rely on was a money transfer. The relevant parts of the account terms and conditions provide as follows:

'7. You must also do the following within 31 days of requesting the switch: ...

- make one payment using your debit card from your Nationwide account (including contactless, Apple Pay, Google Pay, Samsung Pay and recurring card payments). Some debit card payments will not qualify and these are explained in paragraph 12.

8. You must meet all the requirements set out in these terms. You will not qualify for this offer if any of the exclusions set out in paragraphs 11 or 12 apply to you.

.....

12. For clarity, you will also not qualify for this offer if:

You did not make one payment using your debit card from your Nationwide account within 31 days of requesting the switch (including contactless, Apple Pay, Google Pay, Samsung Pay and recurring card payments).

The following debit card payments will not qualify:.....

- money transfers.

Transactions are categorised by VISA. These categories are split based on the type of product the retailer sells. We use these categories to work out whether a transaction doesn't qualify.'

I can understand why Mr T was disappointed to learn that he wouldn't be receiving the incentive. But my focus on is whether the Society treated him in a fair and reasonable way.

Although Mr T felt that the way he'd used his card to pay for a ticket should be enough to qualify him to receive the incentive payment, only certain types of transactions counted for the purposes of the incentive offer. And, as explained in the scheme terms, the payment type is categorised by the card scheme operator that processed the transactions between consumers, merchants and financial businesses. I've checked Mr T's card statement and, as far as I can see, although he used his card to make a number of transactions that fell into the category of 'money transfer', he didn't use his card to pay for something in a way that would've triggered the incentive payment. The particular payment he relies on in support of his complaint was a money transfer to another person. So I can't fairly say that the Society did anything wrong when its system didn't record any qualifying payments.

And I think it did enough to make Mr T aware of what he needed to do to qualify for the scheme rewards. I've taken into account that the terms and conditions set out reasonably clearly what the qualifying terms were in order to be eligible for the £175 incentive payment. Also, the online advert promoting the scheme (Mr T applied for the switch online so I think he could've seen this) specifically said: '*..Some transactions ....don't count towards this, so make sure you check the terms*' and, highlighted in bold type, there was a direct link to those terms and conditions.

So I am satisfied that the Society took reasonable steps to draw Mr T's attention to the relevant qualifying criteria and the terms and conditions (which were only three pages and I think could quite easily have been read by Mr T) explained what he needed to know. If Mr T thought that paying someone for a ticket would qualify him for the incentive reward, I don't think that was the Society's fault. And I think it was reasonably clear that he could've qualified for the incentive if he'd simply used his card to buy something in a shop or make an online purchase – which is typically what I think most consumers applying for a debit card would generally expect to do over the course of a month and something Mr T could've done.

I'm sorry to disappoint Mr T, but I don't think the Society did anything wrong here or that it treated him unfairly or unreasonably. So I can't fairly uphold his complaint and it follows that I can't tell the Society to take any further action.

**My final decision**

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

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr T to accept or reject my decision before 14 November 2025.

Susan Webb  
**Ombudsman**