

The complaint

Miss S complains that Nationwide Building Society didn't pay her the incentive it advertised when she switched her current account.

What happened

Miss S opened a new current account with Nationwide using the current account switching service at the end of March 2025. At the time Nationwide was offering a switching incentive of £175.

Miss S complains that she completed the switch but Nationwide didn't pay her the incentive. Nationwide said that in order to qualify for the offer she needed to meet all the conditions – which included making debit card transactions within 31 days of the account being opened. As Miss S hadn't used the debit card, she didn't meet the criteria and wasn't eligible for payment of the incentive.

Miss S said that Nationwide hadn't made it clear what she needed to do to qualify. If it had, she would have used the debit card in time. She said that Nationwide didn't remind her either. And she was going through a difficult time because of serious health issues. She said that Nationwide had texted her after the deadline to say she didn't qualify because she hadn't used the debit card; it could easily have reminded her before the deadline too.

Our investigator didn't think the complaint should be upheld, so Miss S asked for an ombudsman 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.

Miss S applied to switch her account online. At the time she did so, Nationwide's website, from which applications were started, made clear what the requirements were.¹ That included saying

And within 31 days of requesting the switch, you need to Pay for something once using your debit card."

Once the application completed, Miss S was sent a text message confirming the switch, and linking to the terms of the incentive payment. Nationwide's switching offer terms and conditions set out what is required to qualify for the incentive payment. These include switching and closing an old current account and transferring at least two direct debits. And, within 31 days of requesting the switch, paying in at least £1,000 and making at least one payment using the debit card.

In addition, Miss S had a call with a Nationwide agent on 12 April. During that call, Miss S asked about payment of the incentive and when that would happen. Nationwide's agent said:

¹ <https://web.archive.org/web/20250319020700/https://www.nationwide.co.uk/current-accounts/switch/>

“Once you’ve done your, made your £1,000 payments, moved over the direct debits and used your card once, so even if you’ve got your card, you can start like using it. Just literally make one payment on it of anything, even if it’s £1. As long as you’ve met all the criteria, that’s it, 10 days after that you should receive the money in your account.”

I’m therefore satisfied that Nationwide did enough to make Miss S aware of what she needed to do to qualify for the incentive payment. It made that clear when she applied, it sent her a link to the requirements to remind her, and it told her the requirements again when she called to confirm the switch had gone through.

I’ve taken into account Miss S’s difficult circumstances – these include that she had to have surgery at the end of April, around ten days before the 31 days had expired. I appreciate that would have made it difficult for her to use the debit card at that time.

But I’m afraid I can’t fairly uphold this complaint. I’m satisfied that Nationwide was clear about what Miss S needed to do to qualify for the incentive – including before she had to go into hospital for her surgery. I’m satisfied that Nationwide told Miss S that she needed to use the debit card, and that she was able to do so before going into hospital. While I’m very sorry to hear about her situation, I don’t think Nationwide has acted unfairly in saying that Miss S wasn’t eligible for the payment because she hadn’t met all the conditions. And I’ve not seen any evidence that Nationwide has charged her any fees for use of the account.

My final decision

I don’t uphold this complaint.

Under the rules of the Financial Ombudsman Service, I’m required to ask Miss S to accept or reject my decision before 23 December 2025.

Simon Pugh
Ombudsman