

The complaint

Mr and Mrs F complain Nationwide Building Society (NBS) didn't pay a £175 switching bonus when they switched their current account to it.

What happened

Mr and Mrs F explained they had been customers of NBS for some time and decided to move their current account to it. Mr and Mrs F said they visited a branch and NBS told them about a switching incentive, where they would receive £175 for switching their current account to NBS. They completed the application and NBS opened their new account on 26 March 2025. Mr and Mrs F said NBS explained the process to them and how long the switch would take.

Mr and Mrs F said they went on holiday on 12 April 2025. When they returned home, they had received their debit card and PIN number through the post, but discovered they were now too late to qualify for the switching incentive. This was because they hadn't made a required debit card payment within 31 days of opening the account.

Mr and Mrs F said they were misadvised by branch staff and over the telephone regarding this requirement. They said they had made it clear to branch staff they would be travelling abroad shortly, so needed the card before this. Mr and Mrs F want NBS to pay the switch incentive payment of £175 in full.

NBS wrote a final response letter to Mr and Mrs F. NBS explained it hadn't done anything wrong, as Mr and Mrs F hadn't met the requirements to qualify for the switch incentive payment.

NBS reiterated Mr and Mrs F needed to make a debit card payment within the first 31 days of switching. NBS accepted Mr and Mrs F met the other requirements, but as they didn't make a debit card payment in this time, they hadn't met the criteria for the payment.

NBS said it also sent a text message on 17 April reminding Mr and Mrs F they needed to make a debit card payment by 28 April to qualify for the incentive payment. NBS did pay £50 compensation for not issuing a final response when it said it should have..

NBS provided our service with a copy of the terms and conditions for the offer. With regards to qualifying for the £175 payment, the first page states; *'you must also do the following within 31 days of requesting the switch ... make one payment using your debit card...'*. NBS also provided a copy of Mr and Mrs F's statement, confirming there wasn't a debit card transaction in the period required.

NBS said the branch staff didn't recall the visit of Mr and Mrs F. NBS said there was only one telephone call to it regarding the switch which it provided to our service.

NBS confirmed the new card would have been ordered within 48 hours of the application on 26 March 2025 and sent to the customer by standard post, and would usually arrive within seven days. Based on these timeframes, NBS thought it was likely staff would have advised the card would arrive before Mr and Mrs F were due to travel.

I have listened to the call Mr F made to NBS on 28 March. He enquired about the switch incentive and wanted to set it up. The adviser explained the criteria needed to meet the switching incentive, asking questions throughout in relation to these. The adviser specifically

said Mr and Mrs F would need to complete one debit card transaction within 31 days, and said the terms were set out on the website and also said he would send out two leaflets explaining the offer.

The adviser explained the switch date could be changed to suit Mr and Mrs F and discussed a suitable day for the switch. Mr F asked for the switch to happen soon explaining he was going away on the 12 April. They agreed a date for the switch, with it completing on 11 April to avoid due direct debits. The adviser explained NBS were already in the process of sending out the debit card. The adviser provided a switch reference number in case Mr F needed to contact NBS regarding the switch and said the card would arrive in seven days.

Our investigator didn't think NBS needed to take any action. They explained they didn't think NBS had made an error and thought the terms and conditions, Mr and Mrs F would have agreed to, made clear they needed to make a debit card transaction within 31 days of opening the account.

In response, Mr and Mrs F explained they didn't always get post and felt they had been penalised because of the lack of information. Mr F said they hadn't received the PIN in time and NBS should use a tracking system for post. Mr F explained he didn't think NBS had factored in postal delays for the incentive offer.

As Mr and Mrs F rejected our investigator's recommendation, their complaint has been passed to me 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.

I was sorry to hear of the difficulties Mr and Mrs F experienced. I appreciate how strongly Mr and Mrs F feel about their complaint. Although I may not mention every point raised, I have considered everything but limited my findings to the areas which impact the outcome of the case. No discourtesy is intended by this, it just reflects the informal nature of our service.

Where evidence is incomplete, inconclusive or contradictory, I have to make decisions on the balance of probabilities – that is, what I consider is more likely than not to have happened in light of the available evidence and the wider surrounding circumstances.

It's not unusual for businesses to set criteria to qualify for switching incentives under the switching guarantee. Our service wouldn't usually find such terms unfair or unreasonable as these are business decisions and incentives businesses are entitled to offer.

I therefore can only consider whether NBS was fair and reasonable in its application of the terms and conditions of the incentive, taking into account the wider circumstances at hand.

Firstly, I have listened to the call and can see Mr F discussed the timing for the switch and what he would need to do to ensure he qualified for the incentive. The adviser went through the criteria one by one, including the debit card payment, signposted the terms and conditions on NBS's website and sent out leaflets. I am therefore satisfied NBS informed Mr and Mrs F about the criteria and they knew they had to make a debit card transaction with 31 days to qualify for the payment. I also note Mr F didn't mention he had been advised differently in the branch, or query these terms during this call, but he did highlight he was travelling abroad on 12 April.

The adviser had already told Mr F the debit card was in the process of being ordered and knew Mr and Mrs F weren't due to travel abroad for two weeks. I can therefore see, with the timescales involved, why NBS didn't foresee any issue. I don't think this was unreasonable in the circumstances and understand why NBS would have thought the card would more than likely arrive in time.

Additionally, Mr F has since said there are issues with his post locally. This wasn't something he mentioned on the call, or sought to mitigate against when discussing the timing of the switch. Because of this, I am persuaded he also didn't foresee an issue and thought the card would likely arrive in time.

I note Mr F said he was travelling abroad on 12 April, but I haven't seen evidence Mr F contacted NBS before travelling to advise he hadn't received his card or PIN. As advised, he should have expected this by early April, approximately the 4 April at the latest, when it hadn't arrived, he could have contacted NBS to discuss options for obtaining a card before he travelled. There was still time for NBS to send a replacement card to a branch, for example.

I appreciate Mr and Mrs F were on holiday for a considerable part of the 31 days, but this is not something NBS were in control of or responsible for.

Ultimately, I'm not persuaded NBS did anything wrong here. It appears the rest of the switch went through without issue, the evidence from the internal system log suggests NBS sent the debit card and PIN out in good time and I can't hold NBS responsible for any delays with post. Many financial businesses use standard, untracked post options for debit cards, this is again a business decision they are entitled to make, and I can't request NBS changes its policy or procedure regarding this as it isn't within the powers of our service.

In summary, incentive payments are conditional. Mr and Mrs F didn't meet the conditions which I am satisfied were made clear. In these circumstances I can't reasonably instruct NBS to pay Mr and Mrs F the incentive payment. I therefore do not uphold this complaint.

I appreciate Mr and Mrs F are likely to be disappointed by my decision, but I trust my decision shows I have explored the issues and provided reassurance NBS followed its terms and conditions reasonably and fairly in these circumstances.

My final decision

For the reasons I have given, my final decision is I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs F and Mr F to accept or reject my decision before 16 January 2026.

Gareth Jones
Ombudsman