

## The complaint

Mrs D complains that Nationwide Building Society has not honoured a current account switch incentive payment.

## What happened

During 2025, Nationwide was offering a £200 incentive payment to customers switching a bank account to it. The process involved customers using the Current Account Switch Service (CASS) and meeting other qualifying criteria such as depositing £1,000 in the new account, making one debit card payment, and arranging at least two direct debit payments.

Mrs D switched an account to Nationwide while the offer was available, but she didn't receive the £200. When she queried this, she was ultimately told that the switch incentive offer wasn't available to her as she had received an account switch incentive payment before.

Unhappy with this response, Mrs D complained. She said the last switch incentive payment she had received was in November 2021. And that Nationwide's website indicated that she qualified for the incentive payment as she had not received an incentive payment '*since 2021*'.

Nationwide said the full terms of the incentive payment say that a customer won't qualify for the offer if they've received an incentive payment before. It acknowledged the confusion around the wording '*since 2021*' and it said this had been fed back to the appropriate department, but it didn't uphold her complaint.

Unhappy with the outcome Mrs D referred her complaint to this service. She said that the terms of the offer – in relation to having received a previous incentive payment, weren't clear. And, consequently, she has incurred inconvenience by switching her account due to the unclear information.

Our investigator looked into what had happened. She said she understood why Mrs D thought there was some ambiguity in the information about Nationwide's switch incentive payment. But, overall, she felt there was enough information available at the time of the account switch application for Mrs D to be aware that the incentive payment wasn't available to customers who had previously received an incentive payment. And, as Mrs D had received an incentive payment in November 2021, she didn't feel Nationwide had been unfair in saying Mrs D didn't qualify for the incentive payment when she switched her account in 2025.

The investigator also acknowledged that - when Mrs D called Nationwide querying non receipt of the incentive payment, the information she was initially given was not clear. But she said this was rectified when her query was referred to another staff member. Overall, the investigator didn't recommend that Mrs D's complaint should be upheld.

Mrs D didn't agree with the investigator's findings, and she asked for evidence of where the full terms were displayed. The investigator provided Mrs D with a copy of information that had been on Nationwide's Website – which included a link to the full incentive payment

terms and conditions, and a copy of those terms and conditions. The investigator added that her opinion was that *'since 2021'* meant from start of 2021.

Mrs D asked for her complaint to be passed to an Ombudsman. So, the complaint was passed to me.

### **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 conclusion as the investigator. I know Mrs D will be disappointed as I can see how strongly she feels about this matter. But to uphold her complaint I'd have to be satisfied that Nationwide had done something wrong or treated Mrs D unfairly. I don't find that it did. I'll explain why.

It's not in dispute that Mrs D received a switch incentive payment in November 2021. What is in dispute is whether Nationwide's information about the switch incentive in 2025 made the qualifying rules clear.

There are a number of qualifying criteria rules involved with Mrs D's account switch – some of which are mentioned above. But the one in dispute here relates to the time period for having received a switch incentive payment before. So, I've looked at the information that would have been available to Mrs D in relation to this.

The information on Nationwide's website says:

*'You can only get this offer if you're switching into a sole or joint account that hasn't had one of our switch offers since 2021'.*

The website also includes a link to the full terms and conditions, these say:

*'You can't get this offer if you've had one of our current account online switch offers in the past, which we began to offer in 2021'.*

Having thought about this, I'm not persuaded that there is any ambiguity here. I think *'since'* - in the context it's used here, is inclusive of 2021. I'm not persuaded it means after 2021 as Mrs D has interpreted it to mean.

Overall, I'm persuaded that the information available to Mrs D was clear. And because Mrs D received an incentive in November 2021, I find that Nationwide has fairly applied its eligibility criteria in deciding Mrs D doesn't qualify for the switch incentive payment in 2025. So, I won't be asking Nationwide to pay Mrs D the switch incentive payment.

I've noted Mrs D's comments about being given the impression she had qualified for the incentive payment when she contacted Nationwide to query non receipt of the £200. But, like the investigator, I've seen that the correct position was promptly explained to Mrs D when her query was passed to another staff member. So, I don't find this caused Mrs D any material distress and inconvenience that would warrant a compensation payment in this respect.

### **My final decision**

For the reasons given above, I don't uphold Mrs D's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs D to accept or reject my decision before 17 December 2025.

Sandra Greene  
**Ombudsman**