

The complaint

Miss B complains that Santander UK Plc didn't pay her a cash incentive for switching her current account.

What happened

In June 2025 Santander offered a cash incentive of £180 for eligible accounts opened through the current account switching process.

Miss B opened a current account with Santander on 18 June 2025. In July, Miss B made a complaint about the switching process and that she hadn't received the incentive payment. Santander responded to the complaint saying it had made clear the eligibility criteria for the incentive, and it was up to customers to check they met the criteria when deciding whether to apply.

Santander said the eligibility criteria are:

- Pay at least £1,500 into the account
- At least two active "household" direct debits in place – the direct debits must be active at the point eligibility is assessed.

"Household" direct debits mean payments for council tax, utilities, mobile phones, home phones, broadband and TV packages.

Santander says it assesses eligibility 60 days after the account is opened – in this case, on 17 August. If a customer is eligible, it will then pay the incentive within 30 days of the assessment.

Santander says that Miss B was not eligible for the incentive, because there were no active direct debits on the account on 17 August. Miss B had set up two mobile phone payments, but then cancelled the direct debits on 1 August, so they were not in place on the assessment day.

Miss B said she spoke to Santander in July and learned that she needed to set up two direct debits to qualify for the incentive. As she lives with her parents, she has no "household" direct debits to transfer to the new account. So she took out two mobile phone contracts she felt she didn't need and wouldn't otherwise have taken to make sure she qualified. But then she cancelled the contracts and the direct debits. She said it wasn't fair that people like her, who were living at home, couldn't qualify for the incentive without being forced to take out contracts they didn't need.

Our investigator didn't think the complaint should be upheld, so Miss B 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.

I'm sorry to hear Miss B is unhappy with how Santander has handled things. I've thought about what she's said very carefully. But I don't think Santander has acted unfairly and so I don't uphold this complaint.

I think the criteria for being eligible for the incentive payment were clear. Miss B needed to have two "household" direct debits in place 60 days after the account was opened.

I appreciate that might be difficult for someone like Miss B, who isn't a householder and doesn't pay household bills. But I'm afraid Santander is allowed to include qualifying conditions in an offer. And those conditions mean that not everyone might qualify for an offer. But that's not unfair – as long as Santander is clear about what the conditions are.

In an effort to meet the criteria, Miss B took out two mobile phone contracts. But then she decided she didn't want them, and cancelled them again. That means that she had no qualifying direct debits in place on 17 August. And that in turn meant that she wasn't eligible for the incentive payment.

I don't think Santander acted unfairly. It set out the criteria, and applied them to all new customers. It didn't tell Miss B that she had to take out the phone contracts. Miss B chose to do that – and then chose to cancel them again. Without those direct debits in place Miss B didn't meet the criteria. But that's not unfair.

I've also looked at the records of Santander's contact with Miss B. I know she's unhappy about that too. But I've not seen anything that I think is rude or inappropriate. And while Santander took longer than Miss B wanted to respond to her complaint, the regulator's rules give it eight weeks to do so, and it responded much quicker than that. I don't think Santander acted unfairly here either.

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 Miss B to accept or reject my decision before 2 January 2026.

Simon Pugh
Ombudsman