

The complaint

Mr A complains that Nationwide Building Society has not honoured a current account switch incentive payment.

What happened

In May 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.

Mr A switched an account to Nationwide, but he didn't receive the £200. When he queried this, he was told that the switch incentive offer had been withdrawn before he had initiated the account switch.

Unhappy with this response, Mr A complained. He said that the switch offer was still being advertised on Nationwide's website. He added that he'd been told previously he did qualify and that he was unhappy with Nationwide's webchat facility and that a promised call back wasn't received.

Nationwide responded to Mr A's complaint, but it maintained that Mr A's account switch had taken place after the offer had expired. But it also added that Mr A didn't qualify for the incentive payment as he had received a switch incentive before. It acknowledged the feedback Mr A had provided about its webchat facility, but it explained that the webchat isn't able to respond to every query which is why he was prompted to contact the call centre. But it did accept that a call back had been promised, and this didn't happen. It offered Mr A £50 in recognition of this.

Unhappy with the outcome Mr A referred his complaint to this service. One of our investigators looked into what had happened. But, overall, he thought the £50 compensation offer made by Nationwide was fair for the call back not been received. He agreed with Nationwide that webchats aren't designed to answer every situation that arises and he referred to the switch offer terms and conditions which said the incentive payment wasn't available if one had been received before.

Mr A didn't agree saying the outcome reached by the investigator wasn't a fair reflection of the difficulties he faced having spoken to staff at Nationwide who assured him everything was fine regards the incentive. And he asked for the complaint to be considered further, so it's been 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 for broadly the same reasons. I know Mr A will be disappointed as I can see how strongly he feels about this matter, so I'll explain why.

There are several qualifying criteria involved with Mr A's account switch. And it's not in dispute that Mr A met the criteria about depositing £1,000 in the new account, making one debit card payment, and arranging at least two direct debit payments.

But the terms of the incentive offer – which were available to Mr A when he initiated the account switch, also said:

"This offer is available to qualifying Nationwide members. It runs from 29 May 2025 until the offer ends", and

"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".

Nationwide says that it withdrew this offer on 10 July 2025 and that Mr A didn't switch his account until 9 August 2025. Whereas, Mr A has said that the offer was still available on Nationwide's website when he applied.

I've looked into when the offer expired, and I've seen that Nationwide's website shows the offer expired on 10 July 2025 – more information can be found here:

<https://www.nationwide.co.uk/-/assets/nationwidecouk/documents/current-accounts/resources/smd1579-current-account-online-switch-offer-terms.pdf>

However, irrespective of when the offer ended, Nationwide has provided evidence (a copy of Mr A's bank account statement) showing that he received a current account switch incentive payment before - £175 on 7 November 2024. When considering the terms of the offer, I'm satisfied that Mr A didn't qualify for the incentive payment in 2025 as he had received an incentive payment before.

I appreciate that Mr A went to some trouble to arrange the account switch. But I've found the terms of the switch incentive to be clear, so I think Mr A should have reasonably been aware that he didn't qualify for a further incentive payment. So, I won't be telling Nationwide to pay Mr A the £200 switch incentive payment.

But I've gone on to consider Mr A's concerns about the service he received when contacting Nationwide about the account switch. Mr A has said that he raised the issue on Nationwide's webchat and spoke to staff who assured him everything was fine regards the incentive.

I've reviewed a transcript of a phone call Mr A had with Nationwide. From what I've seen, Mr A was – during the call, reviewing the webchat content. And I've seen that Mr A told the staff member that he had asked the webchat when his incentive payment was due to be paid. And he was told *'within 10 days of the eligibility criteria being met'*. And I find this information to be accurate. I appreciate that the webchat response was generic, but I wouldn't expect a webchat facility to be able to resolve every issue raised in detail.

Mr A says he spoke to branch staff. I can't be certain what Mr A asked or what the staff said in branch, but from the transcript of the call Mr A has with Nationwide, I've seen he was told that he had applied too late – after the offer was withdrawn. So, I'm persuaded that Nationwide provided Mr A with enough information as to why he hadn't received the incentive payment.

However, from what I've seen Mr A did request a call back and Nationwide has acknowledged that this didn't happen. So, I'm satisfied that Nationwide did let Mr A down in this respect. But overall, I'm satisfied NatWest's compensation offer of £50 fairly recognises

the loss of expectation in receiving a call back given his complaint was raised and responded to and, as a result, he was able to bring his complaint to this service for an independent review.

My final decision

For the reasons given, I've found Nationwide compensation offer to be fair.

Nationwide Building Society should now pay Mr A £50 compensation (if it hasn't already done so).

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr A to accept or reject my decision before 25 December 2025.

Sandra Greene
Ombudsman