

The complaint

Mr M and Mr T complain that Nationwide Building Society provided poor customer service during an account switch and has not honoured the switch incentive payment.

What happened

In June 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 M and Mr T switched a joint account to Nationwide during the period the switch incentive was available. But they didn't receive the £200. Mr T also says that Nationwide provided poor service during the switch process. This included: the account not showing in his banking app; being given the impression by Nationwide staff that they had qualified for the switch incentive payment; and the failure to promptly log the subsequent complaint. So, Mr T complained to Nationwide.

Nationwide paid Mr M and Mr T £125 in recognition of the inconvenience caused when the complaint wasn't promptly logged. However, it said Mr M and Mr T didn't qualify for the £200 switch incentive payment as the terms of the switch hadn't been met. It added that the issue with the banking app occurred because some details provided in the switch application didn't match the existing account Mr T held with it.

Unhappy with this response, Mr M and Mr T referred the complaint to this service. They said that Nationwide had not commented on Mr T being told they had qualified for the incentive. And they explained that these events had happened during what was an already difficult time for them due to a family bereavement.

One of our investigators looked into what had happened. Ultimately, he didn't uphold the complaint. In summary, he said:

- Mr M and Mr T didn't qualify for the switch incentive as they had not deposited all the initial £1,000 payment from an external account. Part of the funds had been transferred from Mr T's existing Nationwide account.
- He didn't think Nationwide provided misleading information in its webchat about Mr M and Mr T qualifying for switch incentive payment.
- He thought the £125 compensation Nationwide had paid was fair for the delay in logging the complaint.

Mr T didn't agree. He said that - in a telephone call with Nationwide on 12 July 2025, he was told it looked like they had met the switch incentive criteria. He added that if he had been told otherwise, he would have taken corrective action in time to qualify.

The investigator listened to the call recording from 12 July 2025. And while he accepted that the staff member had said it looked like the incentive criteria had been met, he also noted

the staff member had said he couldn't provide a definitive answer as it wasn't his area of expertise. As such, he didn't think Nationwide had provided definite confirmation that Mr M and Mr T had qualified for the incentive payment.

As agreement wasn't reached, the complaint has been passed to me to decide.

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 M and Mr T will be disappointed as I can see how strongly they feel about this matter – particularly, as it happened during what was already a difficult time for them due to a family bereavement. So, I'll explain why.

I've looked at the terms of the relevant switch incentive offer. I've found these to be clear in that to qualify for the incentive payment, Mr M and Mr T needed to deposit £1,000 into the new account and that *'transferring money from other Nationwide accounts.... won't count.'*

It's no longer disputed that Mr M and Mr T didn't meet this criterion as part of their £1,000 deposit came from an existing Nationwide account. As such, I'm satisfied they didn't qualify for the incentive payment. Therefore, I can't fairly say that Nationwide should now pay it.

However, I have gone on to consider the service issues Mr T has raised, to decide if the £125 compensation paid by Nationwide is fair, or if it should do more.

Mr T says that Nationwide's staff assured him they had met the switch incentive payment criteria. But, having reviewed a transcript of the web chat and the recording of the subsequent phone call on 12 July 2025, I'm not persuaded Nationwide provided confirmation that they had met the required criteria.

In the webchat transcript, I've seen Nationwide said Mr T needed to wait for notification of switch incentive and that *'the switch competed on 25 June 2025 and if you are eligible the £200 will be credited within 10 working days'*. I've also seen a link to the terms and conditions of the offer was provided at this point to enable Mr T to check if the criteria had been met. And, having listened to the recording of the subsequent telephone call, I'm satisfied that the staff member said they couldn't provide a definitive answer.

Having thought about this carefully, I accept that Nationwide could have provided a more definitive answer in the telephone call. But, overall, I'm persuaded that Nationwide provided Mr M and Mr T enough information within the terms and conditions of the offer for them to have been reasonably aware that all the initial £1,000 payment needed to come from an external account. And, as part of the payment had been made from an existing Nationwide account, they needed to make a further deposit from an external account to qualify for the incentive payment.

As I understand it, Mr T's banking app didn't show the new joint account as Mr T's details on the new account didn't reconcile with his existing Nationwide account. But it seems this stemmed from previous application for another product. Ultimately, the problem was resolved, although I appreciate that would have been frustrating for Mr T as he had to visit a branch with identification. But, from what I've seen, updates on the account switch and any reminders about any action needed to complete the switch were sent to Mr M as the first named customer on the switch application. So, I think Mr M and Mr T should have been reasonably aware what else was needed to meet the switch criteria.

I'm satisfied that Mr T did register his dissatisfaction with the service he had received during the webchat exchange, and I find this should have been logged as a complaint sooner than it was. However, I find the inconvenience this caused was minimal and short lived. Mr T did have to raise the complaint via other means, but it was then registered and responded to. So, the short delay in registering the complaint didn't prevent Mr T receiving Nationwide's final response to his complaint within the timescales I would expect.

Nationwide has already paid Mr M and Mr T £125 in recognition of the service failings. Overall, from the reasons given, I'm satisfied this fairly recognising the inconvenience suffered. So, I don't intend to tell Nationwide to take any further action in respect of this complaint.

My final decision

For the reasons given, I do not uphold this complaint – in the sense that the compensation already paid is fair.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr M and Mr T to accept or reject my decision before 4 March 2026.

Sandra Greene
Ombudsman