

The complaint

Miss T, who is represented by her father, complains Nationwide Building Society didn't give her appropriate guidance when she needed to deposit a cheque it had sent and that she's now not able to access the cheque's proceeds until she's eighteen.

What happened

Miss T has a junior ISA with Nationwide – she's under 11. So does her brother. He has a current account too – he's over 11. Miss T's mother is recorded as Miss T's guardian in relation to her ISA.

Miss T's father went into his local Nationwide branch on 30 April 2025 to say his daughter had received a £50 cheque as part of Nationwide's "Big Thank You" but had no way of paying it in or cashing it. He says he asked the branch staff if the cheque could be cashed or paid into his joint account (with his wife) but that they said their hands were tied and the cheque could only be paid into Miss T's junior ISA. So, that's what Miss T's father did.

Miss T's father says he complained – online – as soon as he got home about what had happened. He says Nationwide responded to his complaint but wrote to his wife instead of him. He also says Nationwide's response – and subsequent responses – contained multiple inaccuracies, weren't timely and weren't professional. He ultimately complained to our service – on his daughter's behalf – saying that he wasn't happy with Nationwide's actions, that he wants Nationwide to ensure his daughter receives her £50 reward immediately, wants £200 in compensation for her distress and the amount of time he's spent dealing with this matter and wants a written apology amongst other things.

One of our investigators looked into Miss T's complaint and explained what elements we could and couldn't look at – they explained that we can't look at complaints about Nationwide's "Big Thank You" reward but can look into Miss T's complaint in so far as it related to guidance as to what to do with her cheque and problems paying it in. Having done so, our investigator didn't recommend that Miss T's complaint be upheld as they didn't think Nationwide had acted unfairly or unreasonably.

Miss T's father was unhappy with our investigator's recommendation and, in particular, our investigator's suggestion that he could have made enquiries about opening an account for his daughter and the way in which our investigator had narrowed the issues. He asked for his daughter's complaint to be referred to an ombudsman for a decision. Her complaint was, as a result, 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.

I can understand why Miss T's father is unhappy that Nationwide sent his daughter a cheque that she couldn't easily cash given that the only account she has is a junior ISA. Equally, I can completely understand why the branch staff said that Miss T's cheque couldn't be paid

into her father and mother's joint account as she's not named on that account.

Miss T's father is also right that his daughter can't open a current account with Nationwide at the moment as she's under 11. Other banks do, however, offer current accounts for children of Miss T's age – an online search is all that's needed to identify which banks do and don't. In the circumstances, I don't agree with Miss T's father that it was unreasonable of Nationwide and / or our investigator to suggest that he could have helped his daughter open an account elsewhere so that she could access her reward straightaway. I don't, therefore, agree that Nationwide has acted unfairly or unreasonably in this case.

For the sake of completeness, I should add that Nationwide explained how its "Big Thank You" payment would work on its website – and included a link to its "Big Thank You" terms and conditions. I've looked at Nationwide's website – and the terms and conditions – and I can see that Nationwide acted in line with those terms and conditions in this case.

My final decision

My final decision is that I'm not upholding this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss T to accept or reject my decision before 12 February 2026.

Nicolas Atkinson
Ombudsman