

## **The complaint**

Miss A complains Santander UK Plc failed to pay her a switch incentive following the transfer of her bank account from another provider.

## **What happened**

In July 2025 Miss A became aware that Santander was offering an incentive to customers who switched accounts to it.

Before making the switch Miss A says that she visited a local branch to confirm that she would be eligible for the incentive. Reassured by staff, she opened the new account online and chose a switch completion date of 11 September 2025.

The switch completed on this date as she'd instructed.

Miss A complained to Santander in November 2025 when she realised she hadn't received the switch incentive.

Santander told Miss A she hadn't met the eligibility criteria for the incentive payment. They told her that at least £1500 needed to be paid into the account within the qualifying period, and at least two eligible household direct debits needed to be active when Santander completed the end of qualifying period check.

The investigator reviewed the evidence provided by Santander and agreed that the criteria had not been met.

Miss A says that when she visited the branch she discussed her intended switch date and was told she was eligible.

The investigator considered what Miss A said about advice she was given during her visit to branch and concluded that as no record of the conversation exists it isn't possible to know what was said or in what context advice was given.

Having looked at all the evidence, our investigator decided that Santander hadn't done anything wrong.

Miss A didn't agree with the investigators view and asked for the matter to be referred to an Ombudsman for 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.

Having done so, I won't be upholding this complaint, and I'll explain how I have come to my decision.

When looking at the complaint it's important for me to consider if Santander acted unreasonably when it refused to pay Miss A the switch incentive payment. Santander have provided evidence that shows the status of the account at the end of the qualifying period.

I've reviewed the terms and conditions provided to Miss A when she opened the account. I've also used Santander's website on which the eligibility criteria for the time of Miss As application is available, this includes a guide to qualifying household direct debits.

I believe the terms and conditions, and the information Santander provides on eligibility and incentive qualifying criteria are clear and transparent.

Santander provided evidence that two household direct debits were not active and £1500 had not been paid into the account before the qualifying period ended i.e. within 60 days of the initial switch request.

The switch terms are clear that the criteria must be met within the qualifying period for the incentive to be paid.

I sympathise with Miss As point that she would not have initiated the switch had she been aware that choosing a switch date so far in the future would potentially make her ineligible, but I believe Santander provided her with enough information to make an informed decision on this.

I agree with the investigators view that without a record of the conversation in branch it is not possible to be certain of context, what was discussed or what advice was given during that visit.

I believe Santander acted fairly and reasonably when it refused to pay the incentive.

I know Miss A will be disappointed with my decision, I won't be asking Santander to do anything more.

### **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 A to accept or reject my decision before 19 March 2026.

Petina Edwards  
**Ombudsman**