

The complaint

Mrs M is unhappy that Nationwide Building Society won't honour a £200 current account switching incentive she feels that she should be considered as having qualified to receive.

Mrs M is assisted in this complaint by her son. However, for ease of reference I'll refer solely to Mrs M throughout this letter.

What happened

Mrs M switched her current account to Nationwide to take advantage of a £200 switching incentive Nationwide were offering. However, when the switch completed, Nationwide said that Mrs M hadn't qualified for the incentive because she hadn't met the incentive criteria.

To qualify for the incentive an account had to be switched with two active direct debits. But Mrs M's account had only one active direct debit at the time of the switch. Mrs M raised a complaint with Nationwide about this and noted that she had two active direct debits on her old current account, but at the time of the switch her mobile phone contract was up for renewal and a direct debit hadn't been taken or in place for the one singular month that the switch took place.

Nationwide responded to Mrs M, but they reiterated that she hadn't met the required criteria to qualify for the switching incentive. Mrs M wasn't satisfied with Nationwide's response, so she referred her complaint to this service.

One of our investigators looked at this complaint. They asked Mrs M to provide proof that a direct debit for her mobile phone contract had been in place for the months leading up to the switch. However, Mrs M didn't provide any such proof. And because of this, our investigator didn't feel that it would be fair or reasonable to ask Nationwide to make an exception to their criteria in this instance. Mrs M didn't accept the position of our investigator, so the matter was escalated 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.

Mrs M has said that prior to requesting the switch to Nationwide, she had two active direct debits in place on her old current account. And Mrs M has explained that it was an unfortunate circumstance of timing – the expiration of her previous mobile phone contract – that led to her mobile phone direct debit not being active on her prior bank account for the one singular month that the current account switch took place.

If it were the case that Mrs M had a mobile phone direct debit in place on her old bank account, and if the expiry of her mobile phone contract meant she unfortunately didn't have two active direct debits in place for the one singular month that she instructed the switch to Nationwide, then I might have considered upholding this complaint in Mrs M's favour. However, as an independent and impartial party, I would need to see evidence of this.

To that end, our investigator asked Mrs M to provide statements from her previous bank account which would confirm a prior mobile phone direct debit was active and in place on her account in the months leading up to the switch. But despite being given several opportunities to provide this evidence to this service, and despite being told by our investigator of the potential importance of this evidence regarding her complaint, Mrs M hasn't provided the statements from her old current account as requested.

Given that Mrs M has chosen not to provide statements from her old account, I don't feel that it can be said that Mrs M is most likely to have had an active mobile phone direct debit on her old account. And because of this, I don't feel that it would be fair or reasonable for me to instruct Nationwide to pay the £200 incentive to Mrs M as an exception – because Mrs M hasn't evidenced her testimony about having a prior mobile phone direct debit on her old bank account to my satisfaction.

Mrs M is also unhappy that Nationwide didn't inform her that she didn't qualify for the incentive until after the switch had taken place and after the cut-off date for the incentive had passed. However, I feel that it was for Mrs M to have ensured that she met the incentive criteria before instructing the switch.

Nationwide's process was to review all switches that took place in the incentive period after the incentive period ended and wasn't to review each individual switch that took place at the time that it took place. This doesn't seem unfair to me, and I can understand why Nationwide would have such a process in place, which seems designed with efficiency in mind.

Ultimately, it's for Nationwide to choose how they administer an incentive offer. And I can only reiterate that it was Mrs M's responsibility to have ensured that she met Nationwide's qualifying criteria for the incentive before she instructed the switch.

All of which means that I won't be upholding this complaint or instructing Nationwide to take any further or alternative action. This is because, given the information and evidence provided to this service, I don't feel that Nationwide have acted unfairly by considering Mrs M to have not met the criteria to have qualified for the £200 incentive payment.

I realise this won't be the outcome Mrs M was wanting, but I hope that she'll understand, given what I've explained, why I've made the final decision that I have.

My final decision

My final decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs M to accept or reject my decision before 25 December 2024.

Paul Cooper
Ombudsman