

The complaint

Mr B complains that Nationwide Building Society did not make it clear that an account switch offer had been withdrawn.

What happened

In May 2024 Nationwide launched a current account online switch offer. The offer was advertised on the current accounts page on its website. Customers could switch a non-Nationwide account to it and - subject to certain criteria being met, they would receive £200.

Mr B initiated a current account Switch on 7 July 2024. The switch completed shortly afterwards. However, Mr B didn't receive the £200 switch offer he was expecting. When he queried this with Nationwide, he was told that the incentive offer had been withdrawn on 4 July 2024. It said the withdrawal of the offer had been published on its website.

Mr B complained to Nationwide. He said he was able to view the switch offer terms and conditions on the day he applied and there wasn't any reference to the switch offer being withdrawn.

Nationwide maintained it had advertised that the offer was being withdrawn on 4 July 2024. And it didn't uphold this part of the complaint. But it did pay Mr B £25 in recognition of the inconvenience caused in having to wait an unreasonable amount of time before being connected to its chat facility when he raised his complaint. Unhappy with the outcome Mr B referred his complaint to this service.

One of our investigators looked into it. But he said he hadn't seen enough evidence to safely conclude the offer had still been available on 7 July 2024. So, he didn't recommend that Nationwide should pay Mr B the £200 incentive offer. He noted Mr B's comments about the delay in being connected to Nationwide's 'chat' facility and his concerns that Nationwide didn't properly record on its records that he was hard of hearing. But he thought the £25 compensation payment Nationwide had made was fair.

Mr B didn't accept this outcome. In summary he said that the investigator had accepted at face value that Nationwide had published details of the switch offer being withdrawn. He reiterated that on 7 July 2024 he had been able to view the terms and conditions of the offer, and these did not state the offer had been withdrawn. He also said that the compensation payment of £25 was a distraction, and that this doesn't form part of his complaint.

As agreement wasn't reached, Mr B's complaint was passed to me to consider. In the interim, this service obtained archived records pertaining to Nationwide's website from July 2024. This showed that - by 6 July 2024 at least, Nationwide's website did state that the switch offer ended on 4 July 2024. The following link was sent to Mr B for his comments:

<https://web.archive.org/web/20240703144948/https://www.nationwide.co.uk/current-accounts/switch/>.

Mr B said this information was unsubstantiated. And the fact remained that the withdrawal notice wasn't on the offer terms and conditions page which he relied on to make an informed 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.

Firstly, Mr B has told us that the issues leading up to Nationwide offering £25 compensation is not part of his complaint. So, I make no further comment on this.

Instead, I have concentrated on the crux of Mr B's complaint. I understand this to be that Mr B didn't receive the £200 switch offer as Nationwide said the offer had ended before he initiated his account switch.

Mr B has said that Nationwide has not been transparent about the ending of the offer as he was able to print off the terms and conditions of the offer on 7 July 2024 and that these didn't say the offer had been withdrawn. He feels the terms and conditions are the most compelling place to highlight that the offer had been withdrawn or that Nationwide should have removed the offer completely from its website. Mr B has also said the information provided in the above link is unsubstantiated.

I think it would be helpful to explain that the information in the link referred to above wasn't obtained from Nationwide. Rather, this service obtained the information independently from a digital archive service - this can be seen in to top left hand corner of the link when opened. As such, I find this to be a reliable source and I'm satisfied that the information contained within it was relevant on 7 July 2024.

The link shows that Nationwide was advertising - on its website's current account page, a £200 account switch offer. Having reviewed the information, I'm satisfied that – at by 6 July 2024 at the least, the advertisement included the following:

'Offer ends 4 July 2024. We may change, replace or withdraw this offer at any time, and you cannot be subject to any of the exclusions in the terms – PDF 166KB (opens in a new window).'

I accept that Mr B was able to print off the terms and conditions and that terms don't state when the offer ended. But I'm persuaded that the terms are viewed by clicking on the link in the advertisement - as set out above. And I'm satisfied the advertisement made it clear that the offer ended on 4 July 2024. Overall, I'm persuaded Nationwide provided enough information so that Mr B ought reasonably to have been aware that the offer ended on 4 July 2024.

I can understand why Mr B has suggested that the offer should have been removed from the website on 4 July 2024. However, the terms of the offer also explain that the offer was still available to customers who had already started - but not yet completed, the account switch on 4 July 2024. So, I don't think it was unreasonable that the offer remained viewable in these circumstances.

Having considered the information available, I'm satisfied that Nationwide did advertise on its website that the offer ended on 4 July 2024 and that this information was available before Mr B initiated his account switch.

It's not in dispute that Mr B started the account switch process on 7 July 2024. As this was after the date the switch offer ended, I'm satisfied he didn't qualify for the incentive payment, so I won't be telling Nationwide to pay Mr B the switch offer of £200.

My final decision

For the reasons given above, I do not uphold this complaint.

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

Sandra Greene
Ombudsman