

## **The complaint**

Ms K complains that Santander UK Plc did not pay her the £200 switch incentive for transferring her current account to them.

## **What happened**

Ms K says she made an online application on 27 January 2023 to switch her account from a third party provider to Santander in order to receive a £200 switch incentive. She says that because she did not have the physical card for her third party account, the online system directed her to a branch. Ms K says they told her she had 60 days to edit and complete the switch in order to receive the £200 incentive. Ms K says she contacted her third party bank to get a new card, switched two direct debits and transferred money to her Santander account. She contacted Santander's switch team who informed her the offer was not valid anymore. Ms K made a complaint to Santander.

Santander did not uphold Ms K's complaint. They confirmed she applied for the account on 27 January 2023 and the account was opened on the same day, however, she did not request a current account switch during the application because she didn't have her external bank details. They said she told them she attended the branch on 2 February 2023 with her external bank account number and sort code, but she hadn't received her new external debit card which was required to initiate the current account switch.

Santander said she was told to call their switcher team when she received the card to edit the switch. They said although Ms K says she was told she had 60 days to complete the switch, the 60 day window is when Santander will check if she is eligible for the switch incentive offer after she first told them to switch the account. Santander said she called them on 13 February 2023 to start the switch, but the cash incentive offer expired on 9 February, therefore as she had not begun the switch prior to this date, she was not eligible for the £200.

Ms K brought her complaint to our service. Our investigator did not uphold her complaint. He said while Ms K did open a new account when the switch incentive was available, Ms K didn't have all of the required information to instruct the account switch. He said when she did have all of the information available, the offer had already been withdrawn. Ms K asked for an ombudsman to review her complaint and she sent us emails that Santander had sent her when she opened the account and information about the switch incentive.

## **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've looked at the information that Ms K has sent us and I've also looked at Santander's website where I can see this information and other information about the switch incentive. The press release shows that the incentive is "*Available to new and existing customers who fully switch their current account to Santander using the Current Account Switching Service (CASS) (1)*". I've looked at the note (1) which says "*The £200 switching offer is for a limited*

*time period and can be withdrawn at any time. Current Account Switch Service (CASS) makes switching simple, by transferring the existing current account balance, and all direct debits, standing orders and salary commitments, within seven days. Existing and new customers can switch in branch or online”.*

The press release also says “*To qualify, customers need to complete the switch using the CASS and, within 60 days, set up and maintain two active direct debits, deposit at least £1,000, and log in to online or mobile banking*”. So Santander are clear that the offer can be withdrawn at any time. So I’ve looked to see if Ms K had used the CASS prior to the offer being withdrawn. And I’m not persuaded she had.

There’s no doubt that Ms K opened the account on 27 January 2023. But her application shows that she did not use the CASS at the point of application. There are no details of an account for Santander to switch over and the emails she sent us when her account was opened do not give any sign she initiated the CASS process as there is no mention of switching on the emails. It’s likely she didn’t initiate the switch as she was unable to as she did not have her external debit card number to give Santander. So although Ms K believes the switch started on 27 January, the evidence does not support this.

As Ms K had to contact her third party bank to get a new card, by the time she contacted Santander on 13 February 2023, the offer had been withdrawn, which Santander had originally said the incentive “*can be withdrawn at any time*”. Santander’s website confirms this with a press release on 9 February 2023 where it says “*Santander has confirmed that it will be ending its £200 switcher cashback today, with switch requests accepted until 23:59 9 February 2023. The bank has seen strong demand in switching requests since the switcher cashback was launched on 23 January 2023.*” So as a switch request had not been made prior to 23:59pm on 9 February 2023, Ms K was not eligible for the switch incentive, despite her account being opened on 27 January 2023.

I’ve considered what Ms K has said about the branch staff saying she had 60 days to edit and complete the switch. But as Santander have said in their final response to her, the 60 days relates to the window when Santander will check if she’s eligible for the cashback offer, after she first told them to switch her account. But as she hadn’t told them to switch her account (as she didn’t have all of the required details to do this before the offer ended), then I’m not persuaded Santander have made an error. So it follows I don’t require Santander to do anything further here.

### **My final decision**

I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I’m required to ask Ms K to accept or reject my decision before 17 October 2023.

Gregory Sloanes  
**Ombudsman**