

Finding your  
forgotten savings



# Tracing Service



# Our commitment to looking after your money

If we have lost touch with a customer, we will make sure that we:

- safeguard the confidentiality of any personal information we hold
- protect our customer's funds against possible fraudulent access by someone else
- make reasonable efforts to trace the customer and get back in touch with them

## **Having trouble reading this brochure?**

This brochure is also available in Braille, audio tape and large print. Minicom (textphone) users can contact us on **0800 056 0585**.

# Finding your savings

This leaflet outlines our procedures for dormant and lost accounts, and explains how customers can ask us to trace any savings or investments they think they may have with us.

You can also request a trace for dormant or lost savings or investments belonging to another person, provided you are legally empowered to act for that person – for example under Power of Attorney, or grant of representation if for a deceased person.



## How to use our Tracing Service

To ask for a trace, just visit [www.mylostaccount.org.uk](http://www.mylostaccount.org.uk)

You can also use this site to trace any lost bank or building society accounts.

Or complete the form at the back of this leaflet and send it to:

Tracing Service  
National Savings and Investments  
Blackpool  
FY3 9YP

If you want to ask for a trace for more than one person, you'll need to make a separate application for each person.

# Protecting your savings

Where we know we have lost contact with a customer – for example, when correspondence is returned undelivered – we will immediately make sure that no further correspondence is sent to that address, and that no repayment is made until we find out and verify the customer's current address.

We will also carry out checks that any instructions we subsequently receive are genuinely from the customer or their legal representative.

Where we are unable to find the customer's current address, we will continue to protect the customer's funds – our dormancy procedures are designed to protect the customer's privacy and their investments.

The investments remain registered in the customer's name, so they are still entitled to the funds and any interest earned or prizes won.

There is no time limit for claims.

## **NS&I – 100% security for your money**

National Savings and Investments is backed by HM Treasury, so any money you invest with us is 100% secure



# Have you won a Premium Bond prize?

Checking for outstanding Premium Bonds prizes is one of the most frequent requests we receive. If you have any Premium Bonds, and have changed your address but not yet told us, you may have won a prize that you don't know about.

As long as you have some information or documents – for example, the holder's number, holder's card or the Bond itself – you won't need to complete the tracing request form in this brochure.

## Change of address

Simply complete the change of address section on your Premium Bonds holder's card and send it to:

Premium Bonds  
National Savings and Investments  
Glasgow G58 1SB

We will update our records and check whether there are any outstanding prizes due to you. There is no time limit for claiming prizes.

If you have lost your holder's card, don't worry – just write to us at the same address quoting your holder's number, full names, old address and new address.

Remember, you only need to use the tracing request form in this brochure for Premium Bonds if you don't have the holder's number, the holder's card or the Bond itself.

## Checking for a deceased investor

Any Premium Bonds held by a deceased investor can remain in the prize draws for up to 12 months after the date of death. After that, they are no longer eligible.

## Check on our website

If you know your holder's number, you can also use our website ([nsandi.com](https://www.nsandi.com)) to check whether you have any outstanding Premium Bonds prizes. But make sure you tell us your new address in writing so we can send you any future prizes.

# What we will do for you

In all our dealings with you we will provide absolute security for your money, deal with you in a straightforward way and act with integrity at all times. And we always aim to give you a friendly, helpful and efficient service.

## If we know your current name and address

If you have any fixed term investments, we will write to you shortly before the end of each term to let you know your options for continuing, transferring or cashing in your investment.

If you have £500 or more in one of our variable rate investments (except Premium Bonds), we will write to you once a year with a summary of our full range of investments available at the time, together with the rates of interest paid on the variable rate investments during the previous 12 months. This will help you decide if the investment you have still meets your needs, or whether a different one may suit you better.

## Help us to keep in touch with you

Please make sure you let us know whenever you change your address (or name) so we can keep you informed about any savings or investments you have with us. You'll need to let us know by writing to the address shown on page 7, stating your name, account, holder's or customer number, your old and new address and your moving date. Or, if you have registered for our telephone service, you can let us know by calling us free on **0500 007 007**. Calls from mobiles may not be free. Calls may be recorded.



### If we have lost touch with you

If any mail we send you is returned undelivered, we will treat your investment as dormant, stop all mailings and await your instructions.

We do this to keep your funds secure and to prevent confidential information about your savings and investments going to an address where you no longer live.

We will still retain a full record of your savings or investments, even if they are considered dormant. The dormant funds remain your property. If you subsequently get in touch with us to claim them, they will be paid in full together with any interest due under the terms and conditions of the investment.

If we identify a possible holding of savings but cannot verify the validity of your claim on the assets, you will have the right to appeal through our customer complaints procedure (see back cover).

## How to let us know your new name or address

If you have an NS&I **Direct ISA** or **Direct Saver** you can update your address online or by phone.

If you have an NS&I **Cash ISA** or **Easy Access Savings Account**, you can update your address by phone if you've registered to use NS&I's telephone service.

For any other NS&I accounts or investments, you'll need to write to us at the address below, stating your name, account, holder's or customer number, old and new address and moving date. Please remember to sign your letter.

National Savings and Investments  
Glasgow  
G58 1SB

For your security, we do not accept changes of address by email.

# Old savings and investments

We have a number of older savings and investments, some of which have not been on sale for many years. Here are a few examples to jog your memory.

If you come across these or any others and would like to check whether or not they have already been cashed in, write to us at:

Tracing Service  
National Savings and Investments  
Blackpool FY3 9YP

Please enclose any relevant documents you find, such as a passbook, certificate of investment, or any correspondence.

We will then confirm whether or not the funds have already been cashed in. If they haven't, we will tell you their current value and let you know how to claim.



## Stamps and Gift Tokens

If you have any National Savings stamps or Gift Tokens, we will repay them at face value. We don't have individual customer records for these, so they aren't covered by our tracing service. **Please send them, together with details of your name and address, to:**

Tracing Service  
National Savings and Investments  
Blackpool FY3 9YP



# What to do next

If you want us to carry out a trace for any NS&I savings or investments in your name – or in someone else's name if you are legally entitled to act on their behalf (for example, under a power of attorney) – then you have two options:

## 1. Apply online

Visit [www.mylostaccount.org.uk](http://www.mylostaccount.org.uk)

This free service is brought to you by the British Bankers' Association, the Building Societies Association and NS&I. As well as requesting a trace for lost NS&I savings and investments, you can also ask for a trace for any lost accounts you may have with UK banks and building societies. All you have to do is complete one form online.

## 2. Apply by post

If you don't have access to the internet, or you prefer to use the post, just complete the form at the back of this brochure and send it to:

Tracing Service  
National Savings and Investments  
Blackpool  
FY3 9YP

The form in this brochure can only be used to ask for a trace for NS&I accounts and investments. To find out where to get forms to trace bank or building society accounts, see the 'Useful contacts' section on page 10.

## When you will hear from us

After you apply we will:

- send you an acknowledgement to confirm that we have received your application (for postal applications only)
- contact you if we need more information
- confirm as soon as possible whether we have identified any potential account, Bond or Certificate belonging to you or the person you are acting on behalf of

We'll aim to confirm any accounts or investments within a month of the date we receive your application, but it may take longer at busy times.

# Our investments

Now that you are getting back in touch with us, it may be a good time to review your investments to see if something else we offer suits you better.

## Win up to £1 million without risking a penny

### Premium Bonds

Invest in Premium Bonds and, instead of receiving interest, your Bonds are entered into a monthly prize draw. There is a £1 million jackpot plus hundreds of thousands of other tax-free prizes from £25 to £100,000 every month. You can invest from £100 up to £30,000. Remember that inflation can reduce the true value of your money over time.

## Tax-free returns guaranteed to outgrow inflation

### Inflation-Beating Savings

With inflation-beating Index-linked Savings Certificates, the value of your savings is guaranteed to stay ahead of inflation (as measured by the Retail Prices Index) when held for at least a year. On each anniversary after you invest, their value moves each year in line with the RPI and they earn extra interest on top at guaranteed rates. You have a choice of terms and you can invest from £100 to £15,000 in each Issue of each term.

## Fixed rate bonds with a choice of terms

### Guaranteed Growth Bonds

Guaranteed Growth Bonds offer a guaranteed return on your investment and a choice of fixed rate terms. You can invest from £500 to £1 million. There is a penalty for early access. Available in limited Issues.

## Get a regular income from your investments

### Income Bonds

### Guaranteed Income Bonds

Invest in Income Bonds or Guaranteed Income Bonds and get a regular income from your investments. Our Income Bonds pay interest at variable rates and you can cash them in with no notice and no penalty, while our Guaranteed Income Bonds offer fixed interest rates for a set term, with a penalty for early access. Our Guaranteed Income Bonds are available in limited Issues.

## Tax-free savings online and by phone

### Direct ISA

With our Direct ISA, you can save up to £5,100 during the 2010/11 tax year without paying UK Income Tax on the interest you earn. And you'll have the convenience of managing your account online and by phone.

## We also offer:

**Fixed Interest Savings Certificates**  
Fixed term investment offering  
guaranteed tax-free returns

**Children's Bonus Bonds**  
Give a child a tax-free head start

No interest is earned on the two  
investments above if cashed in within  
the first year of investing.

**Guaranteed Equity Bond**  
Potential returns linked to the FTSE  
100 index, with 100% security.  
Available in limited Issues

**Direct Saver**  
Everyday savings online and by phone

**Easy Access Savings Account**  
The easy way to build up your savings

**Investment Account**  
Straightforward passbook savings account

Call us free on **0500 007 007**, visit  
**nsandi.com** or pick up a brochure  
at a **Post Office®** branch  
to find out more about any of our  
savings or investments

## Any questions?

Call us free on  
**0500 007 007**

# Useful contacts

If you don't want to apply online to trace a forgotten bank or building society account, contact either the British Bankers' Association or the Building Societies Association and ask for a tracing request form.

## Banks

Lost Accounts Manager  
The British Bankers' Association  
Pinnars Hall  
105–108 Old Broad Street  
London EC2N 1EX

Telephone: 020 7216 8909  
**[www.bba.org.uk](http://www.bba.org.uk)**

## Building societies

Lost Savings  
The Building Societies Association  
6th Floor, York House  
23 Kingsway  
London WC2B 6UJ

Telephone: 020 7520 5900  
**[www.bsa.org.uk](http://www.bsa.org.uk)**

## Pensions

If you think you may have an old pension, but are not sure of the details, the Pension Tracing Service can usually help by tracing it for you for free. Visit **[www.thepensionservice.gov.uk](http://www.thepensionservice.gov.uk)** to find out more.

## Government Stock (Gilts)

NS&I used to sell Government Stock (Gilts) on the National Savings Stock Register. Because all Government Stock is now handled by Computershare Investor Services, please send any enquiries about this to:

Registrar's Department  
Computershare Investor Services  
PO Box 2411  
The Pavilions  
Bristol BS3 9WX

Tel: 0870 703 0143

## Need more copies of the form?

Visit **nsandi.com** and you  
can download the form as a PDF.  
Or call us free on **0500 007 007** and  
we'll send you extra printed copies.

Remember you can also complete  
a tracing application online at:  
**[www.mylostaccount.org.uk](http://www.mylostaccount.org.uk)**

# We're here to help

Visit **nsandi.com**

Call us free on  
**0500 007 007**

Your call will be taken by one of NS&I's UK customer service team. We're available every day from 7am till midnight. Calls from mobiles may not be free. Calls may be recorded.

## **Complaints – how we can put them right**

If we make a mistake we'll aim to put things right quickly and without fuss. And if you have a complaint, we have a procedure designed to resolve it fairly. We are also covered by the Financial Ombudsman Service.

If you'd like a copy of our complaints procedure leaflet, just call us and we'll send you one.