

NS&I – who we are and what we offer

Who we are

Founded in 1861, we became an Executive Agency of the Chancellor of the Exchequer in 1996. NS&I (National Savings and Investments) is now one of the largest savings organisations in the UK, with almost 27 million customers and over £97 billion invested.

What we offer

NS&I offers a range of savings and investments to suit different people at different stages of their life. You can see the full range on our website or contact us and ask for a brochure. You can also pick up brochures on many of our savings and investments at Post Office® branches. NS&I and the Post Office can give you information on NS&I products, but we cannot offer financial advice. We cannot compare our products with those offered by other institutions.

Your capital is 100% safe

All the money you save or invest with NS&I will be 100% secure, as we are backed by HM Treasury. Individual NS&I products have different limits as to how much you can invest, but there is no overall limit on how much is guaranteed.

How we are regulated

Unlike a bank or a building society, NS&I is directly accountable to the Chancellor of the Exchequer and our products are regulated by laws specific to NS&I. As a government agency, NS&I is not regulated by the FSA (Financial Services Authority). We voluntarily work within the spirit of the FSA guidelines, and in particular the Treating Customers Fairly principles.

Treating our customers fairly

We always aim to:

- balance the needs of our customers with our role of providing cost effective finance to government
- offer products without nasty surprises or hidden catches and explain them in ways and language which suit the customers they are aimed at
- provide enough information in a suitable way to allow customers to make an informed decision
- ensure our advertising and promotional material is clear, fair and not misleading



Our commitment to you

We are committed to offering a high standard of service to our customers. We are easy to do business with, offering a range of ways to contact us and apply for our accounts and investments, including online, by phone, by post and at Post Office® branches. We will keep your personal details secure and confidential. And we are always happy to hear from you on how we can improve our service and our range of investments.

What to do if you have a complaint about NS&I

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. If you're still not happy you may have the right to refer your complaint to the independent Financial Ombudsman Service. If you'd like a copy of our complaints procedure leaflet, just call us and we'll send you one. Or you can download a copy from our website.

How to contact us

To find out more about what we offer and how you can do business with us:

visit our website:



nsandi.com

call us free on:



0500 007 007

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

write to us (no stamp needed) at:



NS&I
Freepost GW3276
Glasgow G58 1BR

ask for NS&I brochures at a Post Office® branch

Helping you find out more about money

The website **youandyourmoney.info** is brought to you by NS&I to provide a range of practical information for those who want to improve their understanding of personal finance, but don't know where to start. **You and your money** is written by independent experts.

Another independent source of information about personal finance is Moneymadeclear™ from the Financial Services Authority (FSA). Visit **moneymadeclear.fsa.gov.uk**

