How to find your lost savings

Tracking down your long-lost NS&I savings is straightforward and free



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Already know you're with NS&I? Simply get in touch.

If you know you have some savings or investments with us but have lost your records, all you need to do is write to us with all your details.

Look no further

Whether you lost track of your NS&I savings while moving home, or are on the trail of an account opened for you as a child, our Tracing service can reunite you with your money.

So far we've reunited over 380,000 people with over £890 million. The service is free to use and there are no time limits when making a claim. So whenever you come looking, we'll be here to help you rediscover your savings.

All your money is 100% safe with NS&I

Always. Your savings remain with us, registered in the original customer's name and backed by HM Treasury. By using our free Tracing service we can help you reclaim your money even if we've lost touch with you over the years.

What happens if we haven't heard from you for a while

When we lose touch with a customer, for example when mail is returned undelivered, we stop sending any more correspondence. If we can't find a new address and nobody gets in touch with us, we continue to protect the funds and keep all personal details confidential.

Keep in touch

The best way to avoid losing track of any accounts or investments you have with NS&I is to let us know whenever you change your address (or name).

If we know your contact details are up to date, we can keep you informed about any savings you have with us.

For your protection

When someone gets in touch with us to track down any savings, we won't repay any funds until we have thoroughly verified any new details.

All new claims and requests are checked to see if they are genuinely from a customer or from someone legally entitled to act on their behalf, eg under a Power of Attorney.

Premium Bonds

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.

Already know you have some Premium Bonds? Simply get in touch

You don't need to use our Tracing service. When you write to us, it will help if you have any of the following proof:

- A holder's number
- An NS&I number
- The Bond or the Bond record
- When and where you bought your Premium Bonds
- How much they are worth
- New details, eg your current address

Write to us at:

NS&T

Sunderland

SR43 2SB

Once we've checked and confirmed your proof and new details we'll update our records and check whether you have any unclaimed prizes.

Check for prizes online

You can use our prize checker to see if you have any unclaimed prizes. You'll find it on our website. Or download our free prize checker app through the App Store or Google Play. All you need is your holder's number which you'll find on any Bonds you hold.

Why not choose to have any future prizes you might win paid directly into your bank account? You'll need to have an email address or UK mobile phone so that we can contact you if you win.

It's a quicker, easier and safer way to receive your prizes. Visit **nsandi.com/prizes** to find out more.

Unclaimed prizes

There's no time limit for claiming prizes, However, any Premium Bonds held by someone who has died can remain in prize draws for up to 12 months after the date of death. After that, the Bonds are no longer eligible to win prizes.

Not so sure? Use the Tracing service

If you're not so certain and think you might have some Premium Bonds, you can use our Tracing service. **Find out how on page 5.**

Other NS&I savings

Think you have other savings and investments with NS&I?

Not to worry, we can help you trace even some of our oldest savings and investments, and tell you their current value – there's no time limit. Of course we'll need to check first whether they've already been cashed in.

Already know you have some old savings and investments with us? Or maybe you have lost your documents?

Simply get in touch

You don't need to use our Tracing service. When you write to us, it will help if you have any of the following as proof:

- Passbook
- Certificate of investment
- Any correspondence
- Your name and current address

Write to us at:

NS&I Sunderland SR43 2SB

Once we have checked and confirmed your proof and new details we will update our records and check whether your savings or investment has been cashed in or not.

Any old stamps?

We will repay any National Savings Stamps or Gift Tokens at their face value. We don't have individual customer records for these, so they aren't covered by our Tracing service.

NS&I today

We offer a range of savings and investments to suit different people's needs. We're backed by HM Treasury so all the money you invest with us is 100% secure.

Find out more at **nsandi.com** or call us and ask for our range leaflet.

Not so sure? Use the Tracing service

If you're not so certain and think you might have some old savings or investments with us, you can use our Tracing service. **Find out how on page 5.**

How to use our service

Apply direct to NS&I:

- Visit **nsandi.com/forms** and look for the 'Form to track down lost savings'.
- You can complete this form online or download and print a copy to complete by hand.
- If you print the form, send your completed form to: Tracing service, NS&I, Sunderland SR43 2SB This form can only be used to request a trace for NS&I accounts or investments.

Apply through My Lost Account



Visit:

mylostaccount.org.uk

This website is in association with UK Finance and the Building Societies Association (BSA). This means you can also use it to trace old accounts with other providers, as well as NS&I.

If you want to trace accounts from another bank or building society without using the internet, there is a list of useful contacts on page 9.

Applying for other people

You can only ask for a trace for someone else if you are legally entitled to act on their behalf, for example under a Power of Attorney or as an Executor. If you want to ask for a trace for more than one person, you'll need to make a separate application for each one.

Please call us for more information on how to trace someone else's accounts or investments. Use a separate form for each person's savings. We can send you more forms or you can download them from our website.

What happens next

After you apply, we'll contact you if we need any more information or documents. We 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 so please bear with us.

Useful contacts

UK Finance

The finance and banking industry operating in the UK is represented by a trade association, UK Finance. It represents around 300 firms in the UK providing credit, banking, markets and payment-related services.

ukfinance.org.uk

UK Finance 5th Floor, 1 Angel Court, London EC2R 7HJ

020 3934 0329

The Building Societies Association

For information about savings, mortgages and building societies in general.

bsa.org.uk

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

020 7520 5900

Pensions Tracing service

Find a lost pension with this free online tracing service.

gov.uk/find-pension-contact-details

The Pension Service 9, Mail Handling Site A, Wolverhampton, WV98 1LU

0800 731 0193

Government Stock (Gilts)

These were formerly sold by NS&I but we no longer administer them. Government Stock is now handled by Computershare Investor Services.

computershare.com/uk/gilts

British Government Stocks (Gilts), Computershare Investor Services PLC, The Pavilions, Bridgewater Road, BRISTOL, BS99 6ZW

0370 703 0143

Contact and help

- ∀ Visit our website at nsandi.com
- Phone us on **08085 007 007** We're here in the UK every day. Calls from the UK are free.
 We may record your call to help us give you the best service.
- **y** Tweet us **@nsandihelp**
- ✓ Write to us at NS&I, Sunderland SR43 2SB

Need a different format?

Ask us for a version in:

- Braille
- Audio tape
- CD
- Large print

Hard of hearing or speech impaired?

You can get in touch with us through the Text Relay Service: just dial **18001** from your textphone then enter our main phone number.

