

Tracing Service



Finding your forgotten savings

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

Customers with special needs

Please ask us if you'd like this brochure in Braille, audio tape or large print. Minicom users can contact us on **0800 056 0585**.

Our dormancy procedures

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 – the safest home for your money

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



Finding lost savings and investments

Sometimes we lose contact with a customer, say if they have changed their name or address and we do not have the new details. When this happens we call their savings and investments "dormant", and we follow special procedures to make sure that their money remains secure and their personal details are kept confidential.

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

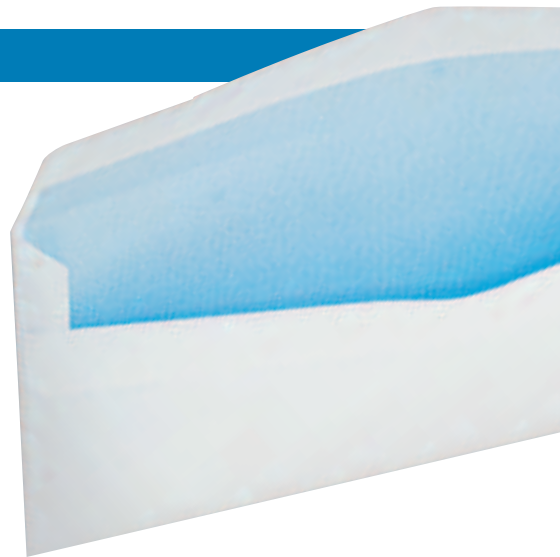
You can also request a trace for dormant savings or investments belonging to another person, provided you are legally empowered to act for that person – for example under Power of Attorney.

How to use our Tracing Service

To ask for a trace, just complete the form at the back of this leaflet and send it to:

Tracing Service
National Savings and Investments
Blackpool
FY3 9YP

If you need to ask for a trace for more than one person, use a separate form for each.



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
Blackpool FY3 9YP

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 (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 one of the addresses shown below, 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 phone.

How to let us know your new name or address

Please write to the office that deals with your investment as shown here. If you have more than one investment with us, you only need to write to one office – remember to include details of each investment you hold.

For **Premium Bonds, Guaranteed Equity Bonds, Pensioners Guaranteed Income Bonds** and **Income Bonds**, write to:

National Savings and Investments
Blackpool
FY3 9YP

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 page 10).

For **Easy Access Savings Account, Investment Account, Children's Bonus Bonds, Capital Bonds** and **Ordinary Account**, write to:

National Savings and Investments
Glasgow
G58 1SB

For **Fixed Interest Savings Certificates, Index-linked Savings Certificates, cash mini ISA, TESSA ISA, Fixed Rate Savings Bonds, Treasurer's Account, Deposit Bonds, Yearly Plan** and **Save As You Earn**, write to:

National Savings and Investments
Durham
DH99 1NS

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.

Government Stock (Gilts)

We 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

What to do next

If you would like us to carry out a trace for dormant savings or investments in your name (or in someone else's name if you are legally entitled to act on their behalf), just complete the enclosed form and send it to:

Tracing Service
National Savings and Investments
Blackpool FY3 9YP

When we receive your completed form we will:

- send you an acknowledgement to confirm that we have received it safely
- contact you if we need more information
- confirm as soon as we can – within one month at the latest – whether we have identified any potential account, Bond or Certificate belonging to you

Useful contacts

You may have dormant savings or investments in banks or building societies as well. The British Bankers Association and the Building Societies Association both offer tracing services to help you find forgotten accounts.

British Bankers Association

Pinner's Hall
105-108 Old Broad Street
London EC2N 1EX
Tel: 020 7216 8909
www.bba.org.uk

Building Societies Association

3 Savile Row
London W1S 3PB
Tel: 020 7437 0655
www.bsa.org.uk

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



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 are two £1 million jackpots plus over a million other tax-free prizes every month. You can invest from £100 up to £30,000 in Premium Bonds, and the more Bonds you have the better your chances of winning.



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 rising prices when held for at least a year. Their value moves each year in line with inflation and they earn extra interest on top at guaranteed rates. You have a choice of terms – currently three or five years – and you can invest £15,000 in each Issue of each term.



FTSE growth potential with 100% capital security

Guaranteed Equity Bond

Guaranteed Equity Bonds offer potential returns linked to the growth of the FTSE 100 index over a set term, with the guarantee that your capital will be returned in full if the stock market falls over the term. They are available in limited Issues.

We also offer:



Fixed Interest Savings Certificates

Guaranteed tax-free returns for absolute certainty



Children's Bonus Bonds

Give a child a tax-free head start






Capital Bonds

Fixed rates that rise every year over five years

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

Get a regular income from your investments

-  Income Bonds
-  Pensioners Guaranteed Income Bonds
-  Fixed Rate Savings Bonds

Invest in Income Bonds, Pensioners Guaranteed Bonds or Fixed Rate Savings Bonds and get a regular income from your investments. You can invest any amount of money from £500 up to £1 million in each type of Bond and receive the interest as a monthly income, paid directly into your chosen account.

Tax-free saving the easy way

-  Cash mini ISA
-  Direct ISA

With our cash mini ISA or Direct ISA, you can save up to £3,000 a year without paying UK Income Tax on the interest you earn. Choose our Direct ISA, and you'll benefit from our highest tax-free rate and the convenience of managing your account by phone and online.

Call us on **0845 964 5000**, visit **www.nsandi.com** or pick up a brochure at a **Post Office®** branch to find out more about any of our savings or investments.



Easy Access Savings Account

The easy way to build up your savings



Investment Account

Straightforward passbook account, now with easier access

We're here to help

Call us on **0845 964 5000**

Visit **www.nsandi.com**

Telephone lines are open from 7am until midnight, 7 days a week; standard call charges apply – please check with your service provider. For your security, and to maintain the highest levels of service, calls may be recorded.

Our commitment to good service

As part of our commitment to providing you with a high standard of service, we subscribe to the Banking Code.

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 the Banking Code or our complaints procedure leaflet, just call us and we'll send you one.

Need more copies of the form?

Simply visit our website and you can download the form as a PDF. Or call us and we'll send you extra printed copies.



