

# **How to complain**

If you are unhappy with our service,  
read this leaflet to find out how we will  
resolve your complaint

# Committed to good service

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**We will always aim to deal with your savings and investments promptly and accurately. Sometimes we may make a mistake, but if we do, we'll do our best to put things right quickly and without fuss.**

If you are unhappy with the way we have handled your NS&I business, we have a procedure designed to resolve your complaint fairly:

- We aim to resolve a complaint to your satisfaction within 15 working days for all complaints that relate to electronic payments made in to or out from NS&I. Although in some circumstances this may be 35 days.
- For all other complaints, we will aim to resolve this to your satisfaction within 40 working days.

If you're still not happy, you can refer your complaint to the Financial Ombudsman Service.

As part of our commitment to providing you with a high standard of service, this leaflet explains our complaints process, lets you know what you need to do at each stage, and tells you what you can expect from us in return.

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## What should I do first?

You can email or call us, or write to our Customer Care Team. Please see the back page for all the contact details. Whenever you contact us please give the reference number from any relevant letters as well as your NS&I, customer, account or holder's number.

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## What happens next?

We will acknowledge all complaints within five working days. We'll aim to fully resolve your complaint within 15 working days if your complaint relates to an electronic payment (or 35 days in some circumstances), for all other complaints we'll aim to resolve it within 40 working days. If you send your complaint to us by email, we'll send your acknowledgement the same way. However, to protect your confidentiality, we'll send our full reply to you by post to the latest address we have for you.

Our complaints process ends when we send you our final response letter.

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## Can I take it further if necessary?

If you are not satisfied with our final response, or we have not been able to resolve the problem within 15 working days for electronic payments (or 35 days in some circumstances), or within 40 working days for all other complaints, you can refer your complaint to the Financial Ombudsman Service, which provides consumers with a free, independent and confidential service to help settle disputes with financial services providers.

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## How do I do that?

You must contact the Financial Ombudsman Service within six months of the date on our final response letter if you want them to consider your complaint. The Ombudsman will then consider both sides of the case and decide what action should be taken.

Please visit [financial-ombudsman.org.uk](https://financial-ombudsman.org.uk) to find out how to tell them about your complaint. Or call **0800 023 4567** (calls to this number from the UK are free) during normal working hours.

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## Can I still write to my MP?

As NS&I is a government agency you can also refer your complaint to your MP if you wish. You can write to your MP at: **House of Commons, London SW1A 0AA**

# Contact and help

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## To make a complaint



Phone our dedicated team on **0800 092 1286**

Our Customer Care Team is here 9am to 5pm Monday to Friday, except bank holidays. Calls from the UK are free. We may record your call.



Email us at **customerenquiries@nsandi.com**

For security, we can't accept file attachments. Please remember to also include your postal address so we can reply to you.

Or write to us at **NS&I, Sunderland SR43 2SB**

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## For general enquiries



Visit our website at [nsandi.com](https://www.nsandi.com)

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## Need a different format?

Ask us for a version in:

- Braille
- Audio tape
- CD
- Large print

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## 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. Or call our Minicom service direct on **0800 056 0585**.