

**Our complaints process**

**Print-friendly leaflet**

# **How to complain**

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



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**This document has been downloaded from nsandi.com, and is correct as of January 2018.**

**It's suitable for printing at home, and can be used with screen-reading software.**

**For alternative versions of this leaflet, please see page 4.**

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## **Committed to good service**

**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.**

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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.
- 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 Independent 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.

### **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, 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 shown for you in our records.

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

### 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 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.

You can contact the Financial Ombudsman Service from Monday to Friday between 8am and 8pm, and Saturday between 9am and 1pm, on **0800 023 4567** (calls to this number from the UK are free). You can also visit their website at:

**[financial-ombudsman.org.uk](https://financial-ombudsman.org.uk)** and tell them about your complaint online or download a form to complete. Or you can write to them at:  
**Financial Ombudsman Service,  
Exchange Tower,  
London E14 9SR**

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### What else could I do?

If you applied for your account or investment with us online, you can refer your complaint via the Online Dispute Resolution (ODR) website. The ODR website was set up by the European Commission to help consumers resolve disputes about goods and services bought online from a company within the European Union. The ODR website will redirect your complaint to the Financial Ombudsman Service in the UK, so you may prefer to contact them directly. Their contact details are shown earlier.

If you want to use the ODR website, its address is:  
**<https://webgate.ec.europa.eu/odr>**  
You will need to quote our email address:  
**NS&I.customer.feedback@nsandi.com**

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## How to make a complaint

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**Email us through our website**  
[nsandi.com/email-us](https://nsandi.com/email-us)

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**Call us**  
**0800 092 1286**

You can call us any time. We're here in the UK all day, every day.

Calls from the UK are free.

We may record your call to help us give you the best service.

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**Write to us**  
**Customer Care Team,**  
**NS&I, Glasgow G58 1SB**

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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.**

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### Having trouble reading this leaflet?

Ask us for a version in:

- Braille
- Audio tape or CD
- Large print

### Do you use a minicom?

Minicom (textphone) users can contact us on **0800 056 0585**

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