

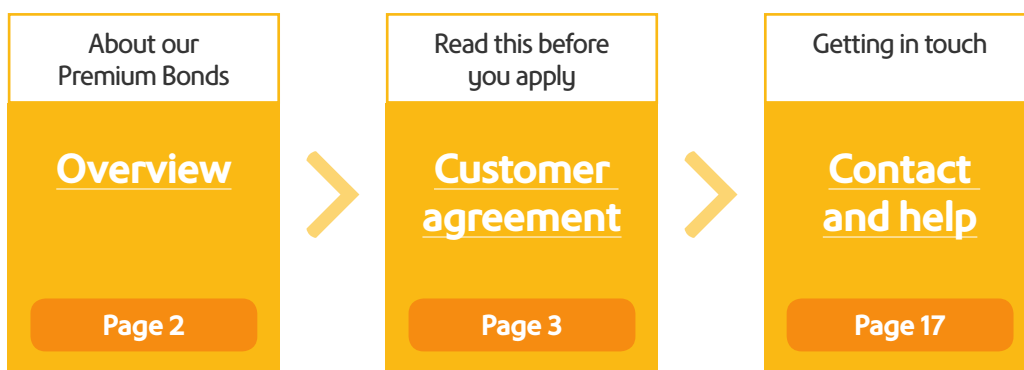
Premium Bonds

Downloadable and accessible brochure

Happy days!

With Premium Bonds, you could win from £25 up to £1 million in our monthly prize draw

Invest up to £50,000





Overview

Customer agreement

Contact and help



NS&I Premium Bonds

Overview

Premium Bonds at a glance

Every £1 you invest buys a unique Bond number. Instead of paying interest, your Bond numbers are entered into a monthly prize draw for the chance to win cash prizes from £25 to £1 million. You can get your money back whenever you like.

> **Minimum for each investment:** £25

> **Maximum holding:** £50,000

> **Access:** Withdraw at any time

> **Prizes:** From £25 to £1 million

> **Tax:** All prizes are tax-free

Who are Premium Bonds for?

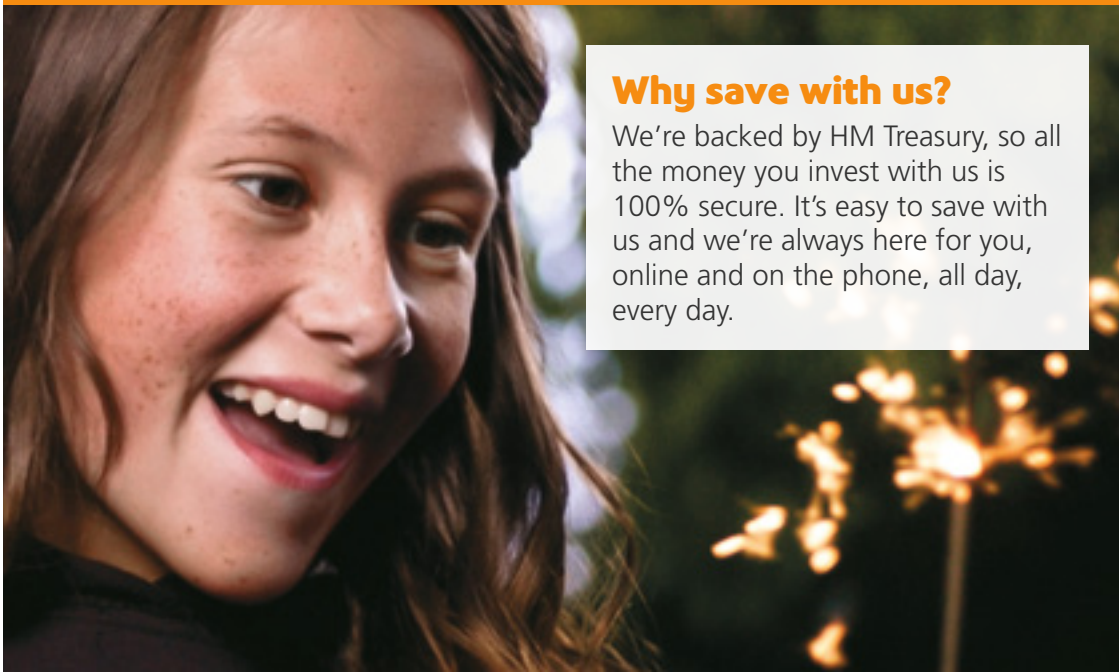
Suitable for savers who:

- ✓ want the chance every month to win a £1 million jackpot and other tax-free prizes
- ✓ want to make the most of tax-free investment opportunities
- ✓ have £25 or more to invest
- ✓ want to buy them as a gift for your child or grandchild under 16

Not for savers who:

- ✗ want a regular income from their savings
- ✗ are looking for guaranteed returns
- ✗ are concerned about inflation eroding the value of their savings
- ✗ want to invest jointly with someone else

Saving with NS&I



Why save with us?

We're backed by HM Treasury, so all the money you invest with us is 100% secure. It's easy to save with us and we're always here for you, online and on the phone, all day, every day.

NS&I Premium Bonds

Customer agreement

1 February 2019

This agreement is in two parts. It contains the account terms for our Premium Bonds, and the general terms for saving with NS&I. Please read both parts carefully. If there's anything you're not sure about, just get in touch and we'll be happy to help.

Account terms

About our Premium Bonds

What are Premium Bonds?

Premium Bonds don't pay interest. Instead, they give you the chance to win cash prizes in a monthly draw. For every £1 you invest, we give you a unique number. The more numbers you have, the bigger your chances of winning a prize. There is at least one £1 million prize every month, and a range of other prizes of different values. The prizes are free of UK income tax and capital gains tax. You can get your money back whenever you like.

Who can buy Premium Bonds

- To buy Premium Bonds, you must be at least 16 years old. You can also buy Premium Bonds:
 - for children under 16 if you're their parent, legal guardian or grandparent
 - for another adult if you're acting as their attorney or deputy.

How to buy Premium Bonds

- You can apply to buy Premium Bonds online, by phone, by post, or by switching money from another NS&I account, but there are some restrictions.

If you're buying for yourself

For your first investment, you can buy online, by phone, by post, or by switching money from another NS&I account. Once you have bought your first Premium Bonds, you can also buy more Bonds by electronic transfer.

How you can pay:

- online or by phone using your UK debit card
- by post using a personal cheque (payable to NS&I) drawn on your UK bank or building society account, or a banker's draft or building society branch cheque
- switching money from another NS&I account – visit [nsandi.com/switching](https://www.nsandi.com/switching) or call us
- by electronic transfer from your UK bank or building society account.

If you're buying for your child under 16

You can buy online, by phone or by post, or by switching money from another NS&I account in the child's name. If you are switching, you as the parent or guardian must be responsible for the account you're switching from and for the new Premium Bonds. Once your child holds their first Premium Bonds, you can also buy more Bonds for them by electronic transfer.

How you can pay:

- online or by phone using your UK debit card
- by post using a personal cheque (payable to NS&I) drawn on your UK bank or building society account, or a banker's draft or building society branch cheque
- switching money from another NS&I account – visit nsandi.com/switching or call us
- by electronic transfer from your UK bank or building society account.

If you're buying for your grandchild under 16

You can buy online or by post. Once your grandchild holds their first Premium Bonds, you can also buy more Bonds for them by electronic transfer.

How you can pay:

- online using your UK debit card
- by post using a personal cheque (payable to NS&I) drawn on your UK bank or building society account, or a banker's draft or building society branch cheque
- by electronic transfer from your UK bank or building society account.

Once we accept your application, you'll receive confirmation of your Premium Bond numbers and the investment date and value. If you're buying for a grandchild, we'll send this confirmation to the parent or guardian, and we'll send you an acknowledgement.

How much you can invest

The minimum for each investment is £25.

- Each person can hold up to a limit of £50,000. Any Premium Bond numbers that go over the £50,000 limit are not eligible to win prizes. If a number beyond the limit is drawn, and a prize paid in error, we have the right to reclaim it.

If you try to buy Premium Bonds and we become aware that your payment would take you over the limit:

- for electronic payments, our system will return the whole payment to you automatically
- for payments made by post, we'll return the excess part of the payment to you. The excess part is the amount you bought which would go over the £50,000 limit.

When your Premium Bonds will go into the draws

In most cases, you'll need to hold them for a whole month before they're eligible for the prize draw. For example, if you buy Premium Bonds any time in November, they'll be in the draw in January.

If you buy your Premium Bonds by automatically reinvesting your prizes, they'll be in the draw the next month. For example, if you win in the November draw, then your new numbers will be in the December draw.

Once a Premium Bond is eligible for draws, it will take part in each month's draw provided you still hold the Bond on the first day of the month.

How big are the prizes?

There will be at least one £1 million prize in each monthly draw. Our website gives the value of the individual prizes together with the estimated number of prizes of each value for each draw.

A £1 Premium Bond number can only win one prize in each draw. If an eligible Premium Bond number is drawn more than once in a draw, we will award the highest prize it was drawn for.

We pay the prizes from a prize fund, which is made up of one month's interest on all the Premium Bonds that are eligible for the prize draw in that month.

- The prize fund interest rate, prize values, odds of winning and the way we allocate the number of prizes of each value may change from time to time. Please check our website regularly to keep up to date with any changes.

What happens if you win

If you win, we'll let you know by email or by post. You can also check whether you've won on our website or prize checker app.

How we pay prizes

You can choose how you want to receive payment for any prizes you may win. We can pay prizes into your nominated account or we can post you a warrant (like a cheque). Alternatively, you can ask us to automatically reinvest any prizes into more Bonds. If you win £5,000 or more, we may check with you before we pay or reinvest your prize – see [nsandi.com/have-i-won](https://www.nsandi.com/have-i-won) for more details or call us.

NS&I's decision is final

We have sole discretion on everything to do with the draws and allocation of prizes. Our decisions about which Premium Bonds have won prizes are final.

Taking money out

- You can cash in some or all of your Premium Bonds whenever you want to. As each Premium Bond number is worth £1, the amount you cash in must be in whole pounds. You cannot sell or give your Premium Bond to someone else.

If you ask us to cash in online or by phone, we decide which Premium Bonds and Premium Bond numbers to cash in. We normally cash in your oldest Premium Bonds first. You can only ask which Premium Bonds to cash in by post. Because we issue Premium Bonds in ranges of consecutive numbers, we'll take the numbers from the end of the range if you're only cashing in part of a Premium Bond. You can't choose to cash in specific Premium Bond numbers.

You can request in advance that we cash in your Premium Bonds after the next draw. If so, you'll be able to change or cancel your request until the day before the last two working days of the month.

Otherwise you cannot stop or change an instruction to cash in.

- If you apply to cash in your Premium Bonds in the last two working days of a month, we'll usually delay the cashing in so your Premium Bonds are entered into the next month's draw. We do this to allow us to finalise the numbers of eligible Bonds for the draw.

If a Premium Bonds holder dies

If a Premium Bonds holder dies, their Premium Bonds become part of their estate. The Premium Bonds will continue to take part in prize draws for 12 months following the date of death, unless they are cashed in before that.

Premium Bonds for children

Children under 16 can hold Premium Bonds. However, the Bonds will need to be managed by the child's parent or guardian. This can be either:

- the parent or guardian who bought the Bonds, or
- the parent or guardian nominated by the person who bought the Bonds.

We'll send any paperwork, any prizes won, and payment for cashed in Premium Bonds to the parent or guardian.

- The same child can have more than one nominated parent or guardian managing Premium Bonds for them. In this case, each nominated parent or guardian will have a separate holder's number for the child. The child must not hold more than £50,000 of Premium Bonds in total.

Premium Bonds and the law

Premium Bonds are UK Government securities issued under the National Loans Act 1968, and the National Savings (No 2) Regulations 2015.

We have tried to make sure that there are no conflicts between this customer agreement and the legislation, but if there is a conflict, the legislation will apply.

Now read the next part of the customer agreement

[General terms – Saving with NS&I](#)

General terms

Saving with NS&I

These general terms set out what you can expect of us, and what we need you to do, so that everything runs smoothly when you save with NS&I. Because the general terms aren't specific to any particular account, some sections may not apply to the account you have.

Becoming a customer and opening an account with NS&I

When you first apply to open an account with NS&I, you are asking to enter into an agreement with us.

- We'll need to confirm a few things before we accept your application. Most importantly, we're required by law to check your identity and address. We may check your identity and address again at any time.

We normally use credit reference agencies to do this. If we do need documents from you we'll tell you what we need, and by when. If you need to send them by post, you may want to use a registered mail service. We're not responsible if they're lost or delayed.

Your agreement with us starts when we tell you that we've accepted your application (unless we give you a different start date). We will treat the account as being opened on the date we received your deposit – if it's another date, we'll tell you. The agreement ends when you stop being our customer under the terms of this agreement.

We accept most applications, but sometimes we reject an application, for example if you haven't provided all the information we need. If we reject your application, we'll refund your money.

If you are applying on behalf of someone else, you confirm that they agree for you to do this and that you've shown them this agreement.

You are not eligible to open an account if you are an undischarged bankrupt or don't have legal capacity.

How you can manage your account with us

Generally, our accounts can be managed online, by phone, or by post. To find out how you can manage your account, check the account terms.

Managing accounts online and by phone

- You'll need to be registered to manage your account online or by phone. If you apply for an account online or by phone, we will register you at the same time – or you can register by visiting our website. We'll ask you to choose a password and provide other security information. You can change your password and other security information online or by calling us.

We aim to provide our online and phone service 24/7, but there will be times when it is unavailable. This might be when we need to carry out maintenance or upgrades, or if we have technical problems, which interrupt the service. If there's a problem, we will do our best to fix the service as soon as possible.

We may withdraw or restrict the service if we need to do so to protect our customers. If this happens, we will let you know as soon as possible, either personally or by putting a message on our website. We may end all or part of the service at any time by giving you reasonable notice.

We may introduce new ways of interacting with us, such as apps for smartphones and tablets. They may have their own terms of use, which we'll ask you to read and accept.

Managing accounts by post

If you manage an account by post, there will be forms to use. You can download and print most of our forms from our website, or you can call us and we'll send you any form you need. You must provide all the details we ask for on the form. If anything is missing, unclear or incorrect, we may not be able to act on your instructions straight away, as we'll need to contact you for more information.

- If you send a cheque or banker's draft to invest, please make it payable to 'NS&I'. The cheque must be drawn on a personal UK bank account in your own name.

Applying as an attorney or deputy or as a trustee

If you act as an attorney or deputy for another person, your first application to open an account must be by post (even for online or phone accounts). You'll need to enclose the original (or a certified copy) Power of Attorney or Court of Protection Order. You can call us to ask for an application form, or download it from our website. Once the account is open, you can view it and may be able to make certain transactions online or by phone – see nsandi.com/poa for details. You will also be able to open other accounts online or by phone for the same person.

You can open an account as a trustee either by yourself or jointly with other trustees. If there are more than two trustees, we may require all trustees to give their details. For trust accounts, we normally accept instructions only if they are signed by all the required signatories. This means that trustees won't be able to use our online and phone service.

Keeping each other informed

We will give you information about your accounts and provide regular statements. If we need to contact you, we will call you, write to you by email, text message or letter, or contact you through our online service.

- You must tell us whenever you change your name, address, phone number, email address, or nominated bank account. You can update most of these details online or by contacting us using the details at the end of this agreement.

Changes to this agreement

We may change this agreement at any time. Usually, we will give you two months' notice before a change takes place. If you don't agree to the change, you can close or transfer your account before the change comes into effect. The new terms will apply if your account remains open.

- You can find the most up to date version of this agreement at [nsandi.com](https://www.nsandi.com), or ask us and we'll send you a copy.

About our interest rates

How interest rates are set

Our interest rates are set by HM Treasury and may change from time to time. If we've told you that the interest rate is fixed for a period of time, then no interest rate changes will apply during that period.

Changes typically take into account:

- gilt prices, the Bank of England's base rate, and other publicly-listed market rates
- interest rates paid or charged by other financial institutions
- the government's borrowing requirements
- our administration costs
- decisions by relevant ombudsmen
- regulatory requirements
- any codes of practice we subscribe to.

If our interest rates change

If the rate for your account changes, we will give you advance notice by publishing adverts in a range of newspapers and by updating our website before the change is made to your account.

If the interest rate change is to your disadvantage, we'll write to you personally at least two months before it takes effect. If you don't agree to the new interest rate, you will be able to close or transfer your account at any time before the change. The new interest rate will apply if your account remains open.

We won't write to you personally if the change to the interest rate is favourable to you. Remember that if inflation is higher than the account interest rate, it will reduce the true value of the money in your account over time.

Paying money in

All deposits you make must be in pounds sterling, from a bank in the UK. The date of each deposit will be the date we receive your cheque, debit card authorisation or bank transfer.

How long deposits take to clear

You can only take money out if you have enough cleared funds in your account. An electronic transfer deposit received by 18:30 on a banking day will normally clear on the next banking day. Debit card and cheque deposits will clear no later than the seventh banking day after being received.

How we make payments to you

- When you make a withdrawal or receive a payment from us, we usually pay the money into your nominated account.

Your nominated account

For each account you have with us, you will need to give us the sort code and account number for a personal UK bank account or building society account in your name. We refer to this as your 'nominated account'.

If we don't have your nominated account details, we may ask for them before we pay you. Alternatively, we may pay you by warrant (like a cheque) which we'll send by post. In this case, we'll treat the date of payment as the date on the warrant.

How long it takes to receive your payment

The time it takes to receive your payment depends on which NS&I account you have, how much you want to withdraw and how you give us your withdrawal instruction.

Payments out of Direct ISA, Direct Saver, Income Bonds, and Investment Account

Giving your instruction online or by phone

The payment will normally reach your nominated account by the end of the first banking day after the day we receive your instruction.

Giving your instruction by post

When we receive your instruction on a banking day before 13:00, we'll process it on the next banking day. The payment will then normally reach your nominated account on the banking day after that. If we receive your instruction after 13:00 on a banking day, or on a Saturday, Sunday or bank or public holiday in England and Wales, we'll act as if we received it on the following banking day.

Withdrawing larger amounts

For withdrawals above a certain amount (see [nsandi.com/payments](https://www.nsandi.com/payments) or call us), the time it takes to receive your payment will be the same as for other NS&I accounts, as outlined below.

Payments out of other NS&I accounts

Giving your instruction online or by phone

When we receive your instruction on a banking day before 20:00, we'll process it that day. The payment will normally reach your nominated account two banking days after that. If we receive your instruction after 20:00 on a banking day, or on a Saturday, Sunday or bank or public holiday in England and Wales, we'll act as if we received it on the following banking day.

Giving your instruction by post

When we receive your instruction on a banking day before 13:00, we'll process it on the next banking day. The payment will then normally reach your nominated account two banking days after that. If we receive your instruction after 13:00 on a banking day, or on a Saturday, Sunday or bank or public holiday in England and Wales, we'll act as if we received it on the following banking day.

Protecting your money

We take steps to keep your money safe and your accounts secure, and ask that you do the same.

Tell us if something doesn't look right

Let us know immediately if anything doesn't look right on any information we provide to you, if you notice any suspicious activity on your account, or if you think your security has been compromised.

Looking after your security information

If you manage your account online or by phone, we use your password and security information to identify you. We will treat instructions as genuine if the person giving the instructions has used the correct password and security information. For your own security, you must keep your password and security information safe and take all reasonable steps to prevent anyone else from accessing your accounts.

For example:

- don't let anyone know your password and security information (and we will never ask for the whole password over the phone)
- don't keep your password and security information in a way that someone else could easily find them out
- don't leave your device unattended while you are logged in to our service.

If you believe someone else has your security information

If you believe or suspect that someone else has found out your password or security information, go online and change your password and other security information straight away.

If you know or suspect that your password or other security information that you use to manage your account online or by phone have been lost, stolen or used by someone else without your permission, you must tell us as soon as you can by calling us. We may ask for this to be confirmed in writing.

We will never contact you to ask you to tell us your password or security information. If you receive a request like this from anyone, even if they are using our name and logo, do not provide any information to them. Instead, you must report this to us immediately.

If we suspect fraud or security threats

We will contact you by phone or post if we suspect fraud or security threats to your account, unless we're prevented by law.

If there's a problem with a payment

Please tell us if there's a problem with a payment. If you believe there has been a payment from your account that you didn't authorise, or if you believe we haven't properly made a payment you have instructed us to make, you must tell us as soon as you can – please use the contact details at the end of this agreement. We'll do everything we can to put things right.

If there's a payment you didn't authorise

If you didn't authorise a payment from your account, we will normally return the account to the position it would have been in had the unauthorised payment not happened. This includes refunding the payment, and paying any interest or prizes you've missed out on. We will not have any further responsibility to you.

We will not make any refunds or payments if the unauthorised payment happened because either:

- you didn't take reasonable care to comply with 'Protecting your money'
- your password or security information had been lost or stolen and you didn't tell us as soon as you could.

However, we will normally refund unauthorised transactions:

- that happen after you tell us that your password or security information has been lost or stolen
- if it's our fault that you haven't been able to tell us that there is a problem.

In no circumstances will we make a refund or payment if we suspect you're involved in fraud.

We will contact you by phone or post if there are suspected or actual fraud or security threats to your account, unless we're prevented by law.

If you don't receive a payment

If we make a payment from your NS&I account to your nominated account and you don't receive it, we'll refund the money to your NS&I account as soon as we can, together with any interest you would have earned on the money had it not left the NS&I account.

However, we won't do this if you gave us the wrong sort code and/or account number, or if we can show that the payment did in fact reach your nominated account.

If you give us incorrect details

If you provided us with the wrong details for your nominated account and a payment goes astray, we'll do what we can to retrieve the money and let you know the outcome, but we will not be responsible. If we can't recover the money, you can ask us for all available relevant information so you can file a legal claim for repayment. We will provide this information to you (except where it would be unlawful for us to do so).

If we don't make money available in the times we have agreed

If you pay money into an NS&I account but we don't make it available when agreed, we will back-date the credit to your account so that it is as if you received the money when you should have done.

If you receive money by mistake

If money gets paid into your account by mistake, you must tell us. We can take it back and return it to the payer. If we are unable to get the money back from you, we may have to give the payer relevant information to help them get the money back from you. This includes giving them your personal information.

Carrying out your instructions

We'll do our best to carry out your instructions without delay. There may be some situations, however, when we can't do this.

Stopping, suspending or restricting online and phone payments

If we identify a risk to the security of your account, we may stop, suspend or restrict your ability to make payments out of your account online or by phone. An example of a security risk could be if we suspect that someone else is attempting to access your account without your permission.

We will try to let you know before we stop, suspend or restrict your ability to make withdrawals online or by phone, and we'll give you our reasons for doing this. We will use the contact details we have for you.

We will not tell you if there are legal reasons that prevent us, or if telling you would compromise security.

We will let you make withdrawals online or by phone normally again as soon as we believe that there is no longer a risk to the security of your account.

When we can refuse instructions

We may refuse to carry out your instructions (including an instruction to make a payment) if:

- we suspect fraud
- we believe the person giving the instructions is not entitled to give them
- the instructions are unclear, incomplete, or if you do not give them in the way we ask you to
- carrying out the instructions would place us in breach of law, regulation, or code of practice.

We'll always try to tell you if this happens, and why – unless we're legally prevented from telling you.

When we can close your account

We may close your account at any time by giving you at least two months' written notice.

In some situations, we can decide to close your account immediately. We may do this if:

- we think that anyone named on your application has provided false information
- we suspect that you are using your account for an illegal purpose
- you were not entitled to apply for, or hold, the account
- you have not kept to this agreement
- we have any other valid reason for doing so.

We'll let you know if we have to do this.

Joint accounts

Each account holder can give instructions independently

If an account is held jointly, the account is the joint property of both account holders. This means that both account holders hold the account and own the money in it. Each account holder can independently:

- use the account with their own password and security information
- make deposits and withdrawals
- give any other instruction about the account.

For the Investment Account, you can choose to manage the account together or independently.

Correspondence

We write to the account holder named first on the application to open the account.

To remove an account holder from a joint account

You both need to agree if you want to remove one of the account holders.

If a joint account holder dies

If one account holder of a joint account dies, the surviving account holder will get ownership of the account, and they will be able to manage the account on the same terms as when it was jointly held.

Disputes

If either of you tells us of a dispute between you, or asks that we should only accept instructions from both of you, you will no longer be able to use our online and phone service to give us instructions. Instead, you'll only be able to give us instructions by post, signed by both of you. Once you both let us know that the dispute has been resolved, you may be able to use our online and phone service again.

Open Banking – account information services

Depending on the type of account you have, you might be able to use authorised third party service providers to view details about your NS&I account. For example, they may provide an app or online service which tells you your balances in each of your bank and savings accounts.

If you have this type of account, we'll tell you in the account terms.

We may decide to refuse or suspend the sharing of your account information if we have reasonable grounds to suspect unauthorised or fraudulent use by the third party service provider. We will try to let you know before we decide to do this, using the contact details we have for you.

We will not tell you if there are legal reasons that prevent us, or if telling you would compromise security. We will share your account information again as soon as we believe that there is no longer a risk of unauthorised or fraudulent use.

How we use your information

We treat all the information you give us about you and others as private and confidential. We respect your right to privacy and understand the importance of protecting the personal information that we hold. See our privacy notice for full details - available at nsandi.com/privacy-notice or by calling us.

If you're not happy about something

Complaints

If we make a mistake we'll aim to put things right quickly and without fuss, and we have a procedure designed to resolve complaints effectively and fairly.

How to complain

- Call us on **0800 092 1286** (free from the UK)
- Visit nsandi.com/contact-us-email
- Write to the Customer Care Team at the address at the end of this agreement.

If your complaint is not resolved to your satisfaction

If you disagree with a decision we have made, you may be able to refer your complaint to the Financial Ombudsman Service free of charge. This is an organisation set up by law to give consumers a free and independent service for resolving disputes.

You can call them on:

- **0800 023 4567** (free from the UK) or
- **0300 123 9123** (charged at the same rate as 01 or 02 numbers on mobile phone tariffs).

You can also:

- visit financial-ombudsman.org.uk or
- write to them at Exchange Tower, London E14 9SR.

If you invested with us online

You can refer your complaint via the Online Dispute Resolution (ODR) website. This website was set up by the European Commission to help consumers resolve disputes with companies within the EU.

Visit <https://webgate.ec.europa.eu/odr>

If you need more information

To find out more about our complaints process, download our complaints brochure at nsandi.com/complaints, or contact us and we'll send one to you.

About this agreement

Our agreement (including any non-contractual obligations arising out of it) will be governed by and interpreted in accordance with English law. The courts of England have exclusive jurisdiction to settle any dispute arising in connection with any agreement between you and us (including in relation to any non-contractual obligations). Each agreement is concluded in English.

About NS&I

NS&I (National Savings and Investments) is both a government department and an executive agency of the Chancellor of the Exchequer, and our role is to provide finance for the government of the day by offering accounts to personal customers. NS&I acts under the authority of the Director of Savings – a role created by law to carry out the business of the National Savings Bank. Where we say ‘we’, ‘us’ or ‘our’, we mean NS&I acting as the Director of Savings (or under his or her authority). These general terms and the terms for all our accounts are made under the National Loans Act 1968 or the National Savings Bank Act 1971. NS&I’s head office is at 1 Drummond Gate, Pimlico, London, SW1V 2QX.

NS&I is backed by HM Treasury, the government’s economic and finance ministry. HM Treasury maintains control over public spending, sets the direction of the UK’s economic policy and works to achieve strong and sustainable economic growth. It is based at 1 Horse Guards Road, London SW1A 2HQ.

How to contact us

You can contact us using the details below:

NS&I
Glasgow
G58 1SB

Tel: **08085 007 007**

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



Overview

Customer agreement

Contact and help



NS&I Premium Bonds

Contact and help

Always here to help



nsandi.com



08085 007 007

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.



Tweet us @nsandihelp



NS&I, Glasgow G58 1SB

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Ask us for a version in

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- audio tape or CD
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If you do, call us on

0800 056 0585



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[How to invest by bank transfer or standing order](#)

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NS&I 765 (2019/01) (WEB)

Produced January 2019

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