

The complaint

Miss H complains about the service received from National Savings and Investments (NS&I) when trying to register for online and phone services.

Miss H's complaint has been brought by her father on her behalf, who I will refer to as Mr H.

What happened

Miss H holds premium bonds with NS&I, which were opened for her some years ago. Shortly after Miss H turned 16, NS&I says it sent her a letter explaining that as she had turned 16, she would now be able to manage her accounts herself. The letter explained that NS&I needed to complete some checks as it was the first time Miss H would have access to her account. It directed her to the website to find out what she needed to do.

A few months later, Mr H called NS&I. He said Miss H had tried to register online for the online and phone services, but it had failed. The adviser he spoke with explained that as Miss H had the premium bonds set up before the age of 16, she wouldn't be able to register online. Miss H would need to complete the relevant form and send it in the post, along with an independent witness signature. Mr H was unhappy with this and had several calls with NS&I's advisers where he raised concerns, including:

- Miss H was unable to register for online and phone services and NS&I wasn't able to explain why.
- Mr H was told that NS&I use a credit reference agency to conduct checks when customers attempt online registrations. He thinks it's unfair to conduct these checks on 16-year-olds who will automatically fail as they won't be on the electoral roll.
- Mr H is unhappy that Miss H would need to register by post and would need an independent witness signature. He says this would be difficult, particularly during the COVID-19 pandemic.
- One of the advisers Mr H spoke with explained that the independent witness signature couldn't be from a family member. When Mr H wanted a definition of 'family', the adviser said this would be someone who was related by blood or law. Mr H was unhappy with that definition, and that the adviser couldn't point to where this was written in NS&I's policies.
- An adviser later told Mr H that in light of the COVID-19 pandemic, customers may be able to provide a covering letter explaining that they wouldn't be able to get an independent witness signature. Mr H is unhappy this wasn't explained before and thinks this goes against NS&I's original processes.
- Mr H says he had to wait for a long time in the queue before being put through to an adviser.
- Mr H is unhappy with the tone of one of the advisers he spoke with. He also raises concerns about the knowledge of the advisers, as he was put on hold several times whilst they were finding answers to his questions.

NS&I reviewed Mr H's concerns. It thought it had correctly explained that registration for online and phone services had to be done by post, along with an independent witness signature, when a customer turns 16. NS&I did, however, agree that one of the calls could've been handled better by its adviser and arranged for £30 compensation to be sent to Mr H by way of apology.

Mr H was unhappy with this response. Amongst other things, he was disappointed that all the calls weren't listened to as part of NS&I's review. He was also unhappy that the £30 compensation was arranged without being discussed with him first and pointed out that it was Miss H who had been caused upset. NS&I reviewed matters again and ultimately arranged for a further £50 compensation to be sent to Miss H. Mr H remained unhappy so came to our service, on Miss H's behalf.

One of our investigators looked into things and thought NS&I had followed its processes correctly in relation to registering Miss H. He ultimately concluded that NS&I had responded fairly to the complaint.

NS&I didn't dispute our investigator's findings, but Mr H did, and mostly repeated his earlier points. As an agreement couldn't be reached, the case has come to me to decide.

What I've decided – and why

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint.

Having done so, I've decided not to uphold this complaint. I'll explain my reasons why.

Although a number of issues have been raised, this decision only addresses those issues I consider to be materially relevant to this complaint. However, I've given careful consideration to all the submissions made before arriving at my decision.

NS&I has explained that due to Miss H's age, there would've been an ex-minor marking on her account when she tried to register online. Additionally, the credit reference agency that NS&I use wouldn't have been able to generate any questions for her because of her age. Therefore, the process for customers in Miss H's position is to register by post and provide an independent witness signature. In the welcome letter NS&I sent to Miss H, it directs her to the *welcome* section of the website which is clear about what's required. So, I'm satisfied that the information the advisers gave Mr H when he called was in line with NS&I's procedures, and I don't consider that Miss H has been treated unfairly here.

When Mr H told NS&I that getting an independent witness signature would be difficult, it explained that this was the process Miss H would need to follow. It later came to light that there was an alternative to this process, which was to provide a covering letter. Mr H was unhappy this option wasn't conveyed to him earlier. He also said he wanted written confirmation about this before he would provide the covering letter.

I think it would've been helpful if NS&I had been clearer about this alternative process earlier, and whether or not it was able to provide written confirmation of what Mr H was asking for. However, not long after being told about the alternative process, Mr H was able to send in an independent witness signature – which makes me think this would've been an option earlier. In any case, NS&I has since offered compensation and an apology for its poor service. Considering that Miss H wasn't caused financial loss and, ultimately, she was able to access her account within a few months, there isn't anything further I think I can reasonably ask NS&I to do here.

As I understand it, Mr H has some ongoing questions about the online registration process and why Miss H failed. But ultimately, as NS&I has explained, this process wasn't meant for Miss H given that she was an ex-minor. Instead, the process was for the registration to be completed by post, with an independent witness signature. In any case, matters have since moved on as Miss H has since been successfully registered. And, my understanding is that Mr H is currently pursuing this matter through the Information Commissioner's Office. So, I won't be commenting on this point further.

Overall, I think NS&I could've provided better customer service. However, I consider the apology and the compensation it's already paid (£30 to Mr H and £50 to Miss H) to be fair, especially considering Mr H isn't an account holder and therefore isn't eligible for compensation, and Miss H's involvement in this matter has been limited.

My final decision

I don't think National Savings and Investments needs to do anything more to resolve this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr H, on behalf of Miss H, to accept or reject my decision before 25 March 2021.

Hana Yousef
Ombudsman