

The complaint

Mrs Y complains that National Savings and Investments didn't register her for telephone and online services for her account when she completed the relevant documentation and also for poor customer service.

What happened

As National Savings and Investments (NS&I) are moving to a system where payments made by them will need to be paid into a bank account, Mrs Y tried to register for telephone service for her premium bonds. She wanted to inform NS&I of her bank account details so prizes she won from premium bonds could be paid direct to her account.

Mrs Y completed the paper based form to register her premium bonds for online/telephone services in July 2020. As NS&I didn't hold a copy of her signature on file, they wrote to her on 28 August 2020 to ask her to sign a form and have the form witnessed so they could match the signatures from both forms. Mrs Y completed NS&I's request and sent the witnessed signature back to them.

Mrs Y received a prize from a winning premium bond number. The letter attached to the prize urged Mrs Y to contact NS&I so she could have prizes paid into her current account so she rang NS&I on 16 October 2020 to inform them of the bank account details.

When Mrs Y spoke to NS&I they informed her that they were unable to take bank details from her over the phone as the signature on the registration form didn't match the signature on the witness form.

Mrs Y made a complaint. She said she had completed these forms months ago and NS&I were just telling her now that there was a problem. She felt that NS&I decided the signatures didn't match and they decided to "do nothing" about it. The call handler told Mrs Y that they'd only come to that outcome two days prior to this call and that's why she hadn't received correspondence about this yet. Mrs Y inferred that NS&I thought she was lying about being the person who signed both forms which frustrated her.

NS&I didn't uphold Mrs Y's complaint. They explained that the signatures on the two forms differed and so they couldn't register Mrs Y for the online/telephone services because of security measures. Mrs Y wasn't satisfied with the outcome so brought the complaint to our service. She told our investigator that she had medical conditions that may affect her signature.

Our investigator also didn't uphold Mrs Y's complaint. The investigator acknowledged Mrs Y is now registered for online/telephone access for her account. The investigator added that the signatures originally didn't match. NS&I need to ensure the signatures match as changes could be made by an unauthorised person if NS&I didn't check that the signatures match. This could enable somebody else to change Mrs Y's personal details or withdraw her funds once the online/telephone access was granted so it's important to ensure controls are in place to stop unauthorised people accessing Mrs Y's account.

The investigator also listened to the call where Mrs Y thought the call handler was saying she was lying but found no evidence of this. Mrs Y asked for an Ombudsman to review the complaint as she said the signature didn't match due to a medical condition and said NS&I called her a liar in a letter they sent her. Mrs Y also said she did her third signature slowly, carefully and clear but she doesn't think this is how she would normally sign for things.

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.

Mrs Y is now registered for online/telephone servicing for her account. So what I need to do now is to assess whether NS&I were fair in how they handled the circumstances leading to Mrs Y's complaint.

I've taken into account what Mrs Y said regarding her medical condition. This is why she thinks the signatures didn't match. I've asked NS&I if they were aware of her condition and they told me that Mrs Y hadn't made them aware of the condition. So, as NS&I weren't aware of her condition, they wouldn't automatically make reasonable adjustments to ensure it was Mrs Y who had signed both forms. The outcome may have been different had they been made aware of Mrs Y's condition. But I don't think it's fair to hold NS&I accountable for not being aware of this information.

Having looked at the signatures in question, I can understand why NS&I considered that they are different. As our investigator highlighted, if the wrong person accessed Mrs Y's account online then they could withdraw her money or change personal details so I think it's fair that NS&I have controls in place to stop this happening. Although on this occasion it genuinely was Mrs Y who signed both forms I would expect NS&I to challenge the accuracy of the two signatures considering they weren't aware of Mrs Y's medical condition.

Mrs Y has said that she felt that NS&I had inferred she was a liar over the phone and by letter. I've asked NS&I for the recording of the call and a copy of the correspondence they sent to her. While I understand Mrs Y feels that NS&I are inferring she is lying, I've listened to the call in full and I'm satisfied there is no evidence of the call handler inferring she is lying.

NS&I don't have a copy of the correspondence they sent to Mrs Y asking her for the signature to be witnessed again which would have been helpful for me to see this. Mrs Y also hasn't got a copy of this letter. I asked NS&I why they didn't have a copy of this letter and they said *"as it is a generic letter it is not always scanned by the operator into our systems and a copy retained."*

NS&I have sent us a template of the letter they say they would've sent. I asked them how this would be completed and if there was room to free type any information here. They said *"the signature letter has no free text. The operator would choose the appropriate wording from the listed paragraphs."* I've looked at the template letter and I'm satisfied that the letter is simply saying the signatures don't match. While Mrs Y thinks the letter is accusing her of lying about the signature, I'm not persuaded that the template is saying she lied about signing both forms.

While I understand Mrs Y's frustration about the signatures not being accepted originally and she believes that NS&I were inferring she was lying, I've seen no evidence to say that NS&I have done anything wrong here. So it follows I won't be asking NS&I to do anything further.

My final decision

I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs Y to accept or reject my decision before 12 April 2021.

Gregory Sloanes
Ombudsman