

The complaint

Mrs S complains National Savings and Investments (NS&I) couldn't find her account.

What happened

Mrs S was due to make a large payment to a mortgage, and wanted to withdraw some money from NS&I. Mrs S contacted NS&I on 7 September 2022 by phone but, after speaking to several people, couldn't withdraw the money.

Mrs S was told to complete a 'cash in' form, which she did the next day and returned to NS&I. Mrs S then called again on 21 September 2022 as she still hadn't been able to withdraw the money from NS&I.

Mrs S spoke to NS&I again on 28 September 2022 and was told her she had two different customer numbers. Mrs S was giving NS&I an old, dormant, customer number and this number had no money associated to it.

Mrs S was able to withdraw the money on 10 October 2022.

Mrs S complained to NS&I and it responded to say Mrs S had two profiles and she'd been trying to access the closed profile.

NS&I said people can end up with two profiles if they don't quote their original customer number in subsequent applications or if the details provided aren't an exact match.

NS&I accepted Mrs S hadn't had great service and paid her £75 to compensate for this.

Unhappy with this answer Mrs S brought her complaint to this service. An investigator looked into things and thought Mrs S' complaint should be upheld. The investigator said it took too long for NS&I to realise Mrs S had two profiles.

This delay meant Mrs S had to disclose other financial information to her husband, which was distressing for Mrs S. The investigator thought NS&I should pay a further £125.

Mrs S agreed with this assessment. NS&I didn't agree.

NS&I said it was Mrs S' responsibility to know she had two different customer numbers and quote the correct one.

NS&I also said the first advisers Mrs S spoke to had a lack of experience and training, and this meant her different profiles weren't found sooner. NS&I said it would be providing training as a result of this.

NS&I asked for an ombudsman to decide 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.

I've read through what NS&I has sent in and it's clear Mrs S had two different profiles. It's also clear Mrs S was asking for a withdrawal from an old, closed profile.

I've listened to the calls Mrs S had with NS&I, and in the last call the adviser is quickly able to locate Mrs S' two profiles. Like the investigator I think this should have been done much sooner in the process.

NS&I's response to this is its staff aren't all well enough trained to locate duplicate profiles. But I think this response admits NS&I made an error. I don't think Mrs S is responsible for the training of NS&I staff.

NS&I's final response says multiple profiles can be set up if the details provided in separate applications don't match.

I've looked at the two applications Mrs S made, and the details are the same. NS&I admits it had Mrs S' incorrect date of birth on its systems. Again, I think this is NS&I's error.

Mrs S completed both forms with the right information, so the details provided by Mrs S did match. I think the reason Mrs S ended up with two profiles is because of NS&I's error.

I don't agree it was Mrs S' responsibility to know she had two customer numbers or quote the correct one when she wanted to withdraw money. I think it was NS&I's responsibility to ensure it opened Mrs S' account correctly, and record the correct date of birth for her.

Had NS&I done this the two profiles would have merged. This would have meant Mrs S wouldn't have had two customer numbers and wouldn't have experienced the issues she did when she tried to withdraw from NS&I.

I think Mrs S should have been able to start the withdrawal process on 7 September 2022. Instead, the process didn't start until three weeks later. And only after several calls and completing a form NS&I appears to have taken no action with.

This meant Mrs S' withdrawal was delayed by three weeks.

Mrs S has said this was very inconvenient for her. And Mrs S says she needed to source the money for her mortgage from elsewhere. This meant she had to tell her husband about some money she had which he didn't know about previously.

This must have been distressing for Mrs S. In the circumstances, I think an overall payment of £200 is fair in the circumstances.

My final decision

My final decision is I uphold this complaint and National Savings and Investments should pay Mrs S a further £125 to compensate her for the distress and inconvenience she experienced.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs S to accept or reject my decision before 18 October 2023.

Chris Russ
Ombudsman