

## The complaint

Mrs M and Mr M complained to National Savings and Investments about issues they were experiencing when trying to log into their account and make a transaction.

## What happened

Since December 2023, Mrs M and Mr M have been experiencing issues when trying to log into their on-line account with NS&I. Sometimes, when they tried logging into their accounts, Mrs M and Mr M received a message from NS&I stating *“For security reasons, we had to end your session because you used the back button in your browser. Please try again and only use the buttons, links, and menus on our secure website.”* When Mrs M and Mr M complained to NS&I it told them it had been unable to identify any issues with its website. NS&I provided Mrs M and Mr M with suggestions of what could be causing the issue, provided a list of other browsers they may wish to use and suggested that any existing browsers should be updated. Mrs M and Mr M continued to experience intermittent problems accessing and making transactions on their account.

Mrs M and Mr M brought the complaint to the Financial Ombudsman Service and one of our Investigators looked into things. The Investigator felt that although NS&I had taken reasonable steps to try and resolve the access issues Mrs M and Mr M were experiencing, NS&I should recognise the impact on Mrs M and Mr M of not being able to conduct their banking business using their preferred method. To reflect this, the Investigator thought that NS&I should pay Mrs M and Mr M £300 to remedy the complaint.

Mrs M and Mr M accepted the view of the Investigator. NS&I didn't provide a substantive response to the Investigator and the case was passed 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.

For very much the same reasons as the Investigator, I've decided to uphold the complaint and I will be asking NS&I to pay Mrs M and Mr M £300 to reflect the impact of not being able to fully use their account using their preferred option. I will now explain why.

There's no dispute that from December 2023 Mrs M and Mr M experienced problems logging into their account to purchase new Bonds with NS&I. In its final response letter dated 12 January 2024 NS&I told Mrs M and Mr M that they couldn't find any issues with its systems that would cause the issues they were experiencing. NS&I provided some support to Mrs M and Mr M about how they may be able to resolve the problem using a different browser.

Records provided by NS&I support that Mrs M and Mr M were able to log into their account using a chrome browser in January and February 2024.

The crux of Mrs M and Mr M's complaint isn't simply that they couldn't log into their account with NS&I, but rather that when they did, they were unable to make transactions on the

account – for example purchasing new Bonds. Having followed the suggestions NS&I made in its final response to the complaint Mrs M and Mr M were able to access their account and conduct a transaction, including on 5 March. Again, there is no dispute this happened. However, when Mrs M and Mr M tried to access their account on 7 and 10 March, they experienced similar problems to those they'd experienced before.

During the investigation, our Investigator raised this concern with NS&I and asked for any further comments it could provide in this regard. NS&I said, *"{its} system detects that there are two instances of the account being logged into at the same time. With this said I would advise the customer to ensure they have logged off properly on any other devices or tabs and clear their cache to ensure this kind of mix up doesn't happen. Otherwise, there is an online FAQ for allowed devices and browsers which they can look at."*

Mrs M and Mr M have told us that they had cleared their history and cache on both browsers they'd used but were still regularly experiencing the same error. I think it's more likely than not that the error messages Mrs M and Mr M were receiving weren't caused by them not logging off properly or logging out of other devices. It seems to me that the gap between access on 5 March and no access on 7 and 10 March are unlikely to be the result of Mrs M and Mr M remaining logged into their account on a device, as it would be usual for a service provider to automatically log out a customer from an account after such a period of time.

I've noted that NS&I asked for more time to respond to our Investigator and that it said it would raise the issue with its technical desk. NS&I hasn't provided a response in this regard.

Taking all of the evidence into account and having reviewed the comments from NS&I and Mrs M and Mr M, I'm persuaded that it's more likely than access to their account to transact has been impacted by an unresolvable – and intermittent – issue. The cause of such issues is always difficult to identify as sometimes it works, sometimes it doesn't. Although I can see NS&I initially provided some support to Mrs M and Mr M, it seems that despite following the instructions NS&I provided, Mrs M and Mr M continued to experience the same problem.

In my opinion, Mrs M and Mr M are unlikely to be able to rely on accessing their account on-line to make a transaction when they need to. Regardless of NS&I providing telephone access to making transactions by telephone as an alternative, using the on-line platform is Mrs M and Mr M's preferred option for making a transaction. So, I'm persuaded this will cause Mrs M and Mr M some ongoing inconvenience and that this will typically mean taking extra steps to make the transactions they want to make. It seems more likely than not that NS&I hasn't been able to find another solution for Mrs M and Mr M. In line with the guidance provided on our website, I think NS&I should pay Mrs M and Mr M £300 to reflect the inconvenience this causes.

### **My final decision**

For the above reasons, I've decided National Savings and Investments should pay Mrs M and Mr M £300 to resolve the complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs M and Mr M to accept or reject my decision before 28 October 2024.

Paul Lawton  
**Ombudsman**