

The complaint

Mr H complains that National Savings and Investments (NS&I) paid money into an account that he didn't want it to.

What happened

Mr H made a previous complaint about NS&I that was considered by this service. The decision awarded Mr H £175 compensation, which he accepted. NS&I made the payment to Mr H using the nominated bank account details that they had on record.

Mr H wasn't happy with this. He complained that he'd already asked for his account with NS&I to be closed and that the bank details they used were no longer his nominated bank account.

NS&I responded to Mr H confirming they had deleted the nominated bank account details they had on file and future payments would be made by cheque. They also said they hadn't logged his concerns as a complaint because they'd previously said they wouldn't correspond with him any further because of their unreasonable behaviour policy.

Mr H remained unhappy and brought his complaint to this service. One of our investigators considered the matter and explained they wouldn't be commenting on anything that had been decided in the previous final decisions – only the issues relating to the payment of £175 made by NS&I.

They were satisfied that NS&I made the payment using the details they had on file and that the payment had been received by Mr H. They also thought NS&I had acted fairly by deleting the bank account details and confirming any future payments would be made by cheque. They didn't think NS&I needed to do anything further.

Mr H disagreed. He said he wanted his account with NS&I fully closed. He asked for an ombudsman's decision.

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.

Mr H has raised numerous issues with NS&I, but most of these have been considered by this service previously. This includes Mr H's request to fully close his NS&I account, the account closure process and how NS&I have applied their unreasonable behaviour policy. So, I won't be commenting any further on these issues. This decision will solely focus on the payment of £175 made by NS&I to Mr H.

NS&I have told us they made the payment to the nominated bank account details Mr H had provided to them previously which they still held on record. They checked the bank account was still active and were satisfied it was.

Mr H said he didn't want NS&I to use those bank details because it was no longer his

nominated bank account. He was unhappy that they still had that information on file because he wanted his account fully closed.

Having looked at everything, I'm satisfied Mr H received the payment made by NS&I into his nominated bank account. I acknowledge it might not have been the way Mr H wanted to receive it, but I don't think this means NS&I has done something wrong.

On receipt of Mr H's concerns, NS&I confirmed that they deleted the account details on his file and explained that any future payments will be made by cheque. I'm satisfied NS&I has therefore actioned Mr H's request.

I will not be commenting any further on Mr H's request to close his account with NS&I as a finding has already been reached on this in a previous final decision.

Overall, I don't think NS&I has done anything wrong. They made the payment to Mr H using the details they had on file. Mr H has not said he did not receive the money, he is just unhappy it was paid to that account. Given that he doesn't want any further communication or dealings with NS&I, I think it's reasonable that NS&I have now updated their records and will make any future payments by cheque.

My final decision

For the reasons I've explained above, I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr H to accept or reject my decision before 23 October 2024.

Rachel Killian
Ombudsman