

## **The complaint**

Ms H complains that National Savings and Investments (NS&I) makes it difficult for her to make transfers over the telephone and online. She'd like them to change the way they complete customer authentication.

NS&I made an offer of £50 to Ms H as they couldn't be sure there hadn't been an inputting error when setting up her password and answers to her security questions. They've also explained how she can change her security questions online. Ms H doesn't want compensation, she wants NS&I to change their system, so she doesn't continue to encounter problems.

The details of this complaint are well known to both parties, so I won't repeat everything again here. Instead, I will focus on giving the reasons for my 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.

- NS&I use a customer authentication system so they can administer their customers' accounts securely. The system requires their customers to answer security questions and to have a password to access the account online and over the telephone. I can understand Ms H's frustrations, because she has had some trouble accessing her account when using the system - but I cannot tell NS&I to change their customer authentication system. It's not my role to tell NS&I how they should conduct their business, or what processes they should or shouldn't have in place.
- I note there has been a few occasions where Ms H has failed to pass security, and her password has been suspended. In these instances, it looks as if the problem has been fixed quickly by resetting her password and setting up new security questions on the telephone. She has then been able to make her withdrawal. So, I'm satisfied NS&I have been able to support Ms H when she hasn't answered the questions correctly and there has been minimal delay in making withdrawals.
- NS&I have offered to pay £50 to Ms H, this is because they cannot be sure that they didn't make an error when Ms H set up the password and security questions. I think this is fair in the circumstances and reflects the inconvenience caused. NS&I have explained Ms H can go online to change the security questions if she needs to. This seems reasonable and might prevent future problems.

## **Putting things right**

National Savings and Investments should pay £50 compensation to Ms H.

## **My final decision**

For the reasons I've explained above, I uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms H to accept or reject my decision before 11 July 2025.

Rachel Killian  
**Ombudsman**