

The complaint

Ms A complains about the service she received from National Savings and Investments (“NS&I”) when she contacted it about the information displayed on her prize app which she believed was misrepresenting the returns on her investments with it. In particular, Ms A is unhappy she was provided with different information and hasn’t been able to get a clear understanding of her returns on her premium bonds with NS&I.

What happened

Ms A holds two premium bond accounts – one for her and one on behalf of her son - with NS&I which has a prize app where she can view prizes. Prizes from both premium bond accounts are paid into an account held by Ms A.

Ms A believed that her sons account was winning prizes but that this wasn’t showing correctly in the prize app as it was showing the same prizes and bond numbers for both herself, and her son.

Ms A checked how a third-party’s account was displayed on the prize app and found it didn’t share the same issue and the issue was unique to her and her son’s accounts.

Ms A called NS&I and raised a complaint with NS&I about this on 16 May 2025. A member of NS&I’s complaints team phoned Ms A on 18 May and following NS&I’s complaints handler confirming her understanding of Ms A’s complaint the call quickly escalated into an argument with Ms A expressing her believe that the app was misrepresenting actual prize winnings and it being a scam, and the complaint handler trying to explain they weren’t aware of anyone else having the same issue.

Ms A asked that her complaint was passed to someone else with more experience. Both Ms A and the complaint handler spoke over each other, and the call was terminated following the complaint handler stating a written response would be sent out.

Following this NS&I issued its final response not upholding Ms A’s complaint. It confirmed Ms A’s son hadn’t won a prize in May and explained that no one else was having the problems she was having with the app and so it wasn’t an issue. NS&I said it would investigate further if Ms A provided a screen shot of the erroneous information. Ms A was advised that she was most likely not clicking on her son’s prize profile while in the prize app.

Being dissatisfied with this Ms A brought her complaint to this service. Ms A believes NS&I are not taking the issues she’s having seriously and is concerned her savings are being used fraudulently. Ms A would like full statements on prize winnings for both her and her son’s accounts so she can cross check the prizes with what has been received into her bank account.

Following bringing her complaint to this service NS&I restated that having checked what was stored for prize winnings for both Ms A and her son that the app was working as it should and displayed the correct winnings and felt it was human error – Ms A not selecting the correct name on the app that was causing the issues.

But following providing NS&I with screenshots evidencing the problem it investigated the matter further and advised that the issue Ms A was having with its app showing incorrect prize amounts was due to a technical glitch and has now put measures in place to debug the issue. To fix the problem it advises Ms A to remove the bond holders in the prize app and to re-add them and this should retrigger the correct information. NS&I also advised that Ms A can also check for prizes on its website, log into the online account or call it to see the prizes for monthly prize draws.

One of our investigators looked into Ms A's concerns and thought that NS&I had made some errors in the help it provided to Ms A in fixing her app and the information it provided regarding the prizes she'd won. They thought NS&I took too long to investigate the issues Ms A was having and provide her with the support she needed. They recommended NS&I compensate Ms A £300 for any distress and inconvenience as well as posting Ms A full statements of prize winnings for both her and her sons account since the initial investment was made.

NS&I disagreed and believe the compensation recommended is excessive. NS&I say they made it clear when it spoke to Ms A what prizes had/had not been won and weren't given evidence and therefore the opportunity to resolve Ms A's complaint before Ms A referred her complaint to this service. So Ms A's complaint has been progressed for an Ombudsman's decision.

I issued my provisional decision on 24 September 2025. In my provisional decision, I explained why I was proposing to uphold Ms A's complaint. I invited both parties to let me have any further submissions before I reached a final decision and neither NS&I or Ms A have added any new information.

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.

In my provisional decision I said that:

"I hope that Ms A won't take it as a discourtesy that I've condensed her complaint in the way that I have. Ours is an informal dispute resolution service, and I've concentrated on what I consider to be the crux of the complaint. Our rules allow me to do that. And the crux of Ms A's complaint is regarding the issues she's had with how NS&I's prize app is displaying prize information for her and her son.

It might be helpful for me to say here that as we are not the regulator, I cannot make NS&I change its IT systems or processes – such as what tools it provides for the viewing information on its customers' accounts or how this is displayed. These are commercial decisions and not something for me to get involved with. My role rather is to see whether NS&I have made a mistake or treated Ms A unfairly and if it has, decide what NS&I needs to do to put that right.

NS&I have explained that the issue Ms A was having wasn't a known issue and it wasn't aware of any of its other customers having the same problem. Furthermore, when checking the prize winnings of Ms A and her son on its app the information was correctly displayed. So I can understand why it might have thought this issue was due to human error at Ms A's end.

But I don't think it's reasonable to draw this as a conclusion without seeing what Ms A was seeing on her app and is a failure on NS&I's behalf to not investigate the matter properly or provide Ms A with a satisfactory resolution.

And I can appreciate Ms A's frustration and dismay as from her perspective her concerns had been dismissed which led to her belief that for many years, she had been misled on the return on her premium bond investments with NS&I.

I accept that in NS&I's final response letter it stated that it would investigate the matter further if she provided screenshots of the erroneous information and that there were other ways she could access information about prize winnings such as on its website or logging into her account online. But this level of support should've been offered at the outset – rather than Ms A's concerns being dismissed.

But I also accept that NS&I's complaint handler might have asked for screenshots had the call not gone the way it did being terminated abruptly with no resolution – and I think both sides are responsible for this.

Fortunately, Ms A hasn't suffered any financial loss due to the technical issues experienced with the app and NS&I have now investigated the glitch and advised what Ms A can do to correct the problem. Furthermore, NS&I have provided statements so Ms A can check her prize winnings and assure herself regarding the return she is receiving on her investments with NS&I. So she is in the position I'd expect her to be in following raising the issue with NS&I, but I do think some compensation is warranted for the distress and inconvenience she experienced.

But I'm in agreement with NS&I here that the £300 as recommended is excessive given the above. Ms A has been inconvenienced and NS&I could've done more to help initially, but it wasn't provided with Ms A's screenshots and the opportunity to investigate further until months later - and after Ms A brought her complaint to this service. So I don't think it would be fair to penalise NS&I for this.

And so I currently think to resolve this complaint NS&I should compensate Ms A £150. I appreciate Ms A will be disappointed with this in being a reduction in what was initially recommended, but sometimes things don't go smoothly and technical errors occur – as in this case – but that doesn't mean it automatically follows that NS&I has treated Ms A unfairly or that a large compensatory award is warranted.”

As neither party has provided any further evidence or arguments for consideration, I see no reason to depart from the conclusions set out in my provisional decision. It follows that I uphold this complaint.

My final decision

For the reasons I've explained, I uphold Ms A's complaint against National Savings and Investments and direct it pay Ms A £150 compensation.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms A to accept or reject my decision before 5 November 2025.

Caroline Davies
Ombudsman