

## **complaint**

Mr H is unhappy with the service that National Savings and Investments (NS&I) provided in a telephone call. Mr H complains that NS&I wouldn't provide him with information over the telephone unless he registered for its online and phone service.

## **background**

Mr H called NS&I to find out if it had a contact telephone number for him. The NS&I call-handler said he couldn't provide Mr H with account information because he hadn't registered for its online and phone service. Mr H then said he wished to make a complaint and in total the call took approximately 26 minutes.

NS&I responded to Mr H's complaint, it explained that for account information to be discussed over the telephone, it requires account holders to have registered for its online and phone service.

It said that this was implemented in December 2010 when it upgraded its systems to allow customers to manage their premium bonds online and by telephone. But as part of this it required customers to register to use the online and phone service – this was part of its security measures. Registering can be done via post.

If someone hadn't registered as in Mr H's case when he called, its staff will be unable to make changes to the account for security reasons. In its final response it provided Mr H with a registration form for the online and phone service, which it says he has since submitted.

It's also provided us with a copy of its terms and conditions which say that a customer has to register to use its online and phone service.

Mr H was unhappy with this and wanted his concerns resolved and compensation. Our investigator looked into the case but didn't think NS&I had done anything wrong and made no award. She said that the call-handler had been correct in what he'd said and NS&I were entitled to put in place such security measures. Mr H disagreed and asked for the case to be referred to an ombudsman.

## **my findings**

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint.

Having done so and after listening to the call in question, I've reached the same conclusion as the investigator and for broadly the same reasons.

During the call, the call-handler explained from the outset that he wouldn't be able to provide information about Mr H's account as Mr H had not registered for the online and phone service. Mr H focused on the online aspect of this and the call-handler explained he could think of it as a phone service as he didn't need to do anything online if he didn't wish to. Mr H wished to raise a complaint as he said the call-handler was incompetent. The call-handler was unable to get a manager or supervisor on the line and said that the complaint would take around 15 minutes to setup. Mr H wasn't happy with this and said his time was being wasted.

After reviewing NS&I's terms and conditions, the call-handler was correct in what he was saying. And NS&I are entitled to make its own business decisions as to how it protects customer data and how it runs its organisation as long as it complies with regulation and legislation. And I've seen nothing to suggest that it is not doing so.

The call went on for a long time and perhaps the request for a complaint to be logged could've been dealt with quicker. But ultimately this occurred because Mr H wouldn't accept the correct information he was given by the call-handler. And so all things considered I don't think any award needs to be made for this.

In conclusion, NS&I is entitled to put in place security measures to protect customer data and I don't think it did anything wrong in explaining this to Mr H in the call.

### **my final decision**

For the reasons explained above I do not uphold Mr H's complaint and make no award.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr H to accept or reject my decision before 14 December 2019.

Simon Hollingshead  
**ombudsman**