



ns&i

**Not satisfied  
with our service?**

Our complaints procedure leaflet

# Our commitment to good service

## How we handle complaints

We will always aim to deal with your savings and investments promptly and accurately. Sometimes we may make a mistake, but if we do we'll do our best to put things right quickly and without fuss.

If you are unhappy with the way we have handled your NS&I business, we have a procedure designed to resolve your complaint fairly for you. We aim to resolve a complaint to your satisfaction within eight weeks, but if you're still not happy you can refer it to the independent Financial Ombudsman Service.

As part of our commitment to providing you with a high standard of service, this leaflet explains our complaints procedure, lets you know what you need to do at each stage, and tells you what you can expect from us in return.

## What should I do first?

You can either call or email us, or write to our Customer Service Team. Whenever you contact us please give the reference number from any relevant letters as well as your customer, account or holder's number.

### Contact us by phone/online:

#### Call us free on 0800 092 1286

Calls from mobiles may not be free.  
Calls may be recorded.

#### Online

Visit [nsandi.com](https://www.nsandi.com). Click 'contact us', follow the email link and select 'to complain' as the subject

### Or write to us at:

#### Customer Service Team

National Savings and Investments  
Glasgow G58 1SB

### **What happens next?**

We will acknowledge your complaint within five working days and we'll aim to fully resolve it for you within eight weeks. If you send your complaint to us by email, we'll send your acknowledgement the same way. However, to protect your confidentiality, our full reply to you will be by post to your current registered address.

### **And if I'm still not happy?**

If our Customer Service Team cannot resolve your complaint to your satisfaction, you can ask for it to be referred to an independent complaints manager who is not part of the team that handles your investments on a daily basis. This means you will get an objective and independent assessment of your complaint.

To do this, call our Customer Service Team either on the direct number provided on their response letter or on 0800 092 1286. Or write to: Independent Complaints Manager, National Savings and Investments, Glasgow, G58 1SB.

Please quote your complaint reference number if you contact us to ask for your complaint to be escalated. The independent complaints manager will then look into your case and reply separately.

**Our complaints process ends when we send you our "final response" letter.**

### **Can I take it further if necessary?**

If you are not satisfied with our final response, or we have not been able to resolve the problem within eight weeks, you can refer your complaint to the Financial Ombudsman Service, which provides consumers with a free, independent and confidential service to help settle disputes with financial services providers.

### **How do I do this?**

You can contact the Financial Ombudsman Service on 0845 080 1800 and they will help you complete their complaint form. Or you can download a form from their website at [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk). Or write to them at South Quay Plaza, 183 Marsh Wall, London, E14 9SR.

For your complaint to be considered by the Ombudsman, you must complete and return their form within six months of the date on our final response letter. The Financial Ombudsman Service will consider both sides of the case and decide what action should be taken.

### **Can I still write to my MP?**

As NS&I is a government agency you can also refer your complaint to your MP if you wish. You can write to your MP at: House of Commons, London, SW1A 0AA.

# We're here to help

If you have any questions about NS&I,  
please visit:

**nsandi.com**

Or call us on:

**0500 007 007**

Your call will be taken by one of NS&I's  
award-winning UK customer service team.  
We're available every day from 7am till  
midnight. Calls from mobiles may not  
be free. Calls may be recorded.

We hope this leaflet has helped you to  
understand how we handle complaints.  
If you have any questions about our  
complaints procedure, just call us.  
We'll be happy to help.

## **Having trouble reading this leaflet?**

This leaflet is also available in Braille, audio tape/CD and large print.  
Minicom (textphone) users can contact us free on 0800 056 0585.