

## The complaint

Mr H is complaining about how National Savings and Investments (NS&I) handled a call he made to them about their automated prize checker, and how they communicated with him after this.

## What happened

On 3 December 2021 Mr H called NS&I to ask why their automated prize checker wasn't working. The adviser told Mr H that when there is a high volume of calls some people have difficulty getting through. Mr H asked how many callers it would take to result in the system not working, but the adviser didn't know. She told Mr H he'd need to write in to ask for this information as a FOIA (Freedom of Information Act) request, but after putting him on hold she told him she could request this information for him by email.

During the call Mr H asked to register a complaint. He said, in summary, that his complaint was about the way the adviser handled the call including her inability to give him the information he asked for.

NS&I responded to Mr H's complaint in writing on 8 December 2021. They apologised for the level of service he'd received on the call and offered him £30 in compensation (which was paid to him shortly afterwards.) They explained that Mr H had been given incorrect information by the adviser – because although the adviser had told him she'd contact the FOIA team by email, in fact Mr H needed to write to NS&I directly to make a FOIA request. At the end of this section of their letter they included a line which said *“this part of your complaint is not upheld.”*

Mr H called NS&I's customer care team on 17 December 2021. He asked why the letter said his complaint wasn't upheld. The adviser he spoke to said she'd look into this for him. She placed him on hold while she called through to the relevant team, which Mr H was unhappy about. Mr H then asked her to register another complaint about the level of service she'd given him during the call, but the adviser said it would be recorded as part of his existing complaint.

Mr H sent two letters to NS&I on 31 December 2021 and 5 January 2022. On 17 January 2022 he called and spoke to an adviser to ask if NS&I had received the letters. The adviser told him that he wouldn't receive an acknowledgement for each letter he sent, and he didn't know when Mr H could expect a response because the complaint handler was away from the office. Mr H also complained about this call, because he was unhappy with the information he'd been given and that the adviser had called him 'Sir' when he'd asked him not to.

In February 2022 NS&I wrote to Mr H again. They said, in summary, that the line they included in the first letter about his complaint not being upheld was a mistake, and that his call on 17 December 2021 hadn't been handled well. They offered him another £40 in compensation (which was paid to him a few days later.)

Mr H contacted us about his complaint, initially complaining about the first two calls and the mistake in the letter. Our investigator looked into Mr H's complaint, and she felt that the compensation NS&I had paid Mr H wasn't enough. She didn't think it fully reflected the poor service Mr H received in the first call – and when she considered the compensation overall, she thought £100 in total would more fairly recognise the service Mr H received. Mr H has already received £70 in compensation - so she asked NS&I to pay another £30.

Mr H didn't accept the investigator's view that £100 in compensation was reasonable. And neither did NS&I. They said, in summary, that there was no financial detriment to Mr H and his tone and manner during the call was unreasonable. They thought the £70 they'd already paid in compensation was fair.

Mr H subsequently raised a separate complaint with us about the service he'd received on the call he'd had with NS&I about this issue on 17 January 2022. The investigator let both parties know she thought it was appropriate to consider this as part of this complaint rather than separately. She thought that during the call the adviser had been reasonable, helpful and that his apology for referring to Mr H as 'Sir' after being asked not to was sufficient. So, she didn't think any more compensation should be paid above what she'd already recommended in her view.

Because both Mr H and NS&I disagreed with the investigator's view, Mr H's complaint has now been passed to me for review and a 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.

Having done so, I agree with the overall outcome the investigator's reached. I'll explain why.

During his calls to NS&I Mr H expressed his dissatisfaction at the time with many different aspects of the calls, which the investigator's set out in detail in her view. My decision will concentrate on the crux of the complaint Mr H has brought to us – which is the overall customer service provided in the calls of 3 December 2021, 17 December 2021 and the call of 17 January 2022, and the error in NS&I's letter of 8 December 2021.

I've taken into account that Mr H's tone and behaviour was challenging, and I appreciate this made things difficult for the advisers who handled his calls.

I wouldn't expect the adviser from the first call to be able to provide the information Mr H was asking for about the number of callers that would cause the automated prize checker to have difficulties working. However, I would expect the adviser to be aware that Mr H needed to write to NS&I to make a FOIA request, and she wouldn't be able to do that for him. Although she did explain this initially, when she returned to the call after placing him on hold she said she could email the FOIA team and ask them to write to Mr H with this information, which was incorrect.

And although I appreciate Mr H's behaviour was difficult for the adviser to manage, like the investigator I think her tone during the first call came across as unhelpful at times, and it's likely this contributed to how the call proceeded and to Mr H's overall frustration.

The mistake in the letter caused Mr H to call NS&I again, and once again his call wasn't handled as well as it could have been. The adviser placed him in hold for ten minutes without coming back to update him or asking if this was ok, and she also seemed unclear about what the next steps would be. At the end of the call she placed Mr H on hold again

and then returned saying someone from customer care would call him back on the same day, when he'd already explained he wanted a written response.

I agree with the investigator that the service provided in the call of 17 January 2022 was reasonable, and the apology the adviser gave for calling him 'Sir' was sufficient.

NS&I have acknowledged the mistake in the letter and that the first two calls weren't handled well, and they've apologised, and paid Mr H a total of £70 in compensation.

But having considered the overall impact on Mr H of the frustration caused by his experience over the first two calls, and the mistake in the letter, I do think the £100 compensation in total recommended by the investigator is fair, reasonable and in line with awards we've made in similar circumstances. So I think NS&I should pay Mr H a further £30 to resolve this complaint.

### **My final decision**

My final decision is that I'm upholding this complaint. To put things right National Savings and Investments should pay Mr H £30.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr H to accept or reject my decision before 19 July 2022.

Helen Sutcliffe  
**Ombudsman**