

## **The complaint**

Miss C's complaint relates to the way National Savings and Investments ('NS&I') handled a request to purchase premium bonds in her name.

The complaint has been brought by her father Mr C.

## **What happened**

Mr C applied for £8,319 of premium bonds in Miss C's name on 3 November 2023. He then received an email from NS&I that stated it required him to upload some documents before the account could be opened. But Mr C understood he had already provided all the documents required.

I understand that Mr C generally tries to access NS&I's systems from his desktop, but on this occasion when trying to ensure the premium bond purchase was complete, he used his phone. A problem with Mr C's password then occurred. As a result, when he rang NS&I on 5 November to discuss the premium bond purchase, he firstly needed to talk to NS&I's security team to reset his password.

Mr C then spoke to a different NS&I representative. The representative confirmed that the item NS&I had emailed Mr C to say that it needed related to evidence of identity ('EOI') for Miss C. However, the representative was not a member of the EOI team and therefore was unable to confirm whether the required documents had been uploaded by Mr C. He explained that because it was Sunday, the EOI team was not available to clarify this, but he said Mr C could call the next day to confirm the situation with the bond application.

Mr C was unhappy that he had spent significant time on the phone without receiving confirmation that the bond application had been successful. NS&I registered a complaint.

On 6 November Mr C spoke to NS&I's EOI team and it confirmed that all required documents had been received. At this time Mr C has stated that he became very concerned that he might have become the victim of a scam because he'd received an email on 5 November saying that more documents were required, but the next day he'd been told NS&I had all the documents it needed from him.

Mr C sent a letter of complaint to NS&I. In response NS&I stated that it did not consider it had been at fault when setting up Miss C's premium bonds. I understand Miss C's premium bonds were put into force on 6 November.

Unhappy with NS&I's response, Mr C brought a complaint to this service. He commented that NS&I had sent him an email on 5 November that said he needed to upload documents for the bond application, but when he called the same day to discuss this, he was told the relevant team was not available because it was the weekend. Mr C said that he'd spent time contacting NS&I throughout the process of buying the bonds which had turned out to be unnecessary.

Our investigator did not uphold this complaint. She stated that sending an email reminder to upload documents was part of NS&I's general online application process. Although the investigator acknowledged this may have caused Mr C frustration, she did not think it was unreasonable that NS&I had sent the email it had.

The investigator commented that because the bond application was made on a Friday, NS&I's EOI team had not had an opportunity to verify the documents Mr C had uploaded before his call at the weekend. Her view was that it was not unreasonable for the representative Mr C spoke to on 5 November to ask him to call back the next day, when the EOI team would be available and able to confirm whether all necessary documents had been received. She also felt NS&I was not at fault for its EOI team not being available at the weekend. The investigator concluded that although NS&I's email regarding the need to upload documents may have been confusing, in setting up the premium bonds three days after Mr C applied for them, NS&I had acted appropriately.

Mr C disagreed with the investigator's assessment. He said that although the email he received asking him to upload some documents was clearly automated, it should not have been sent because he'd already provided what NS&I required. Mr C also highlighted the length of time he'd spent on the phone with NS&I without anyone being able to confirm to him whether he did still need to provide more documents. Mr C reiterated his comments that the way NS&I dealt with his enquiries about the bond application caused him concern that he'd been the victim of a scam.

### **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.

Mr C has explained that he considers there was a fault with NS&I's process when he applied for premium bonds in Miss C's name, and that this caused unnecessary difficulties. NS&I has confirmed that when opening an account, in line with money laundering regulations, it is required to verify the account holder's identity. Because Miss C is a minor, Mr C needed to provide documents on her behalf.

Mr C has not suggested that it was unreasonable for NS&I to ask for this evidence. However he is unhappy that he received an email from NS&I stating that he needed to upload EOI documents before the bonds could be opened, because he had already done this. NS&I has described the email Mr C received as a general reminder. Further to that, it has commented that the EOI documents were uploaded on a Friday and its EOI team wasn't able to check them until Monday, as it doesn't work at weekends.

I appreciate that NS&I's email about needing to upload documents would have caused Mr C some confusion, bearing in mind he'd provided all he needed to. In my view it would have been preferable if this automated email had not been sent. Mr C has highlighted that the email was sent at the weekend, but when he rang to discuss this matter, he was told the EOI team does not work at the weekend. However, it does not seem unreasonable to me that a query which had to be answered by a specific team could not be responded to at the weekend, because that team is only available from Monday to Friday. My view is that it was fair for NS&I to explain that the question Mr C had could only be answered appropriately the next day, which was a Monday.

Mr C has highlighted that when he rang, he spent a significant amount of time on the phone without obtaining an answer to his question about the EOI documents. But it appears some of that time was the result of his password having to be reset. Although it's not clear why the

password had to be reset after Mr C used a different device to log in to NS&I's systems, on balance I've not seen evidence that indicates this was a fault that NS&I caused.

My conclusion is that NS&I's handling of Mr C's enquiries about the premium bond application on behalf of Miss C was not unreasonable. I'm mindful that having applied for the bonds on 3 November, they were in place by 6 November, and in my view the timescale taken by NS&I to arrange them was fair. I appreciate that Mr C remains unhappy with the service received from NS&I when setting up the bonds. But overall, I do not consider that NS&I caused material inconvenience that should result in any award of compensation in this case.

### **My final decision**

My final decision is that I do not uphold this complaint, and I make no award.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss C to accept or reject my decision before 1 October 2024.

John Swain  
**Ombudsman**