

Complaints data
Firm name: NS&I

Period covered in this report: 1 October 2019 – 31 March 2020

Product / Service grouping	Number of complaints opened by volume of business		Number of complaints opened	Number of complaints closed	Percentage closed within 3 days	Percentage closed after 3 days but within 8 weeks	Percentage upheld	Main cause of complaints opened
	Provision (at reporting period end date)	Intermediation (within the reporting period)						
Banking and credit cards	0.27	N/A	12,608	12,409	80.55%	19.32%	62.19%	General Admin/Customer Service
Home Finance	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Insurance and pure protection	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Decumulation and pensions	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Investments	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Credit related	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

To support our ethos of transparency, and to put the above figures into context, we are also providing the following information.

1. Less than one complaint was opened per 1,000 accounts (holdings) held
2. The total number of holdings at NS&I as at 31 March 2020 was 47,068,374. Examples of NS&I holdings include individual Savings Certificates, Direct ISA accounts, Direct Saver accounts and Premium Bonds. For Premium Bonds we deem all Bonds held under one holder's number to be one holding.
3. Details of complaints data published by the Financial Ombudsman Service (FOS) can be found here: <http://www.financial-ombudsman.org.uk/PUBLICATIONS/complaints-data.html>

Complaints data
Firm name: NS&I

Period covered in this report: 1 April 2019 – 30 September 2019

Product / Service grouping	Number of complaints opened by volume of business		Number of complaints opened	Number of complaints closed	Percentage closed within 3 days	Percentage closed after 3 days but within 8 weeks	Percentage upheld	Main cause of complaints opened
	Provision (at reporting period end date)	Intermediation (within the reporting period)						
Banking and credit cards	0.19	N/A	9,094	9,755	78.77%	20.91%	57.20%	General Admin/Customer Service
Home Finance	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Insurance and pure protection	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Decumulation and pensions	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Investments	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Credit related	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

To support our ethos of transparency, and to put the above figures into context, we are also providing the following information.

4. Less than one complaint was opened per 1,000 accounts (holdings) held
5. The total number of holdings at NS&I as at 30 September 2019 was 47,034,367. Examples of NS&I holdings include individual Savings Certificates, Direct ISA accounts, Direct Saver accounts and Premium Bonds. For Premium Bonds we deem all Bonds held under one holder's number to be one holding.
6. Details of complaints data published by the Financial Ombudsman Service (FOS) can be found here:

<http://www.financial-ombudsman.org.uk/PUBLICATIONS/complaints-data.html>

Complaints data

Firm name: NS&I

Period covered in this report: 1 October 2018 – 31 March 2019

Product / Service grouping	Number of complaints opened by volume of business		Number of complaints opened	Number of complaints closed	Percentage closed within 3 days	Percentage closed after 3 days but within 8 weeks	Percentage upheld	Main cause of complaints opened
	Provision (at reporting period end date)	Intermediation (within the reporting period)						
Banking and credit cards	0.23	N/A	10,755	10,075	69.93%	29.85%	63.37%	General Admin/Customer Service
Home Finance	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Insurance and pure protection	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Decumulation and pensions	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Investments	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Credit related	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

To support our ethos of transparency, and to put the above figures into context, we are also providing the following information.

7. Less than one complaint was opened per 1,000 accounts (holdings) held
8. The total number of holdings at NS&I as at 31 March 2019 was 47,045,445. Examples of NS&I holdings include individual Savings Certificates, Direct ISA accounts, Direct Saver accounts and Premium Bonds. For Premium Bonds we deem all Bonds held under one holder's number to be one holding.
9. Details of complaints data published by the Financial Ombudsman Service (FOS) can be found here: <http://www.financial-ombudsman.org.uk/PUBLICATIONS/complaints-data.html>

Complaints data

Firm name: NS&I

Period covered in this report: 1 April 2018 – 30 September 2018

Product / Service grouping	Number of complaints opened by volume of business		Number of complaints opened	Number of complaints closed	Percentage closed within 3 days	Percentage closed after 3 days but within 8 weeks	Percentage upheld	Main cause of complaints opened
	Provision (at reporting period end date)	Intermediation (within the reporting period)						
Banking and credit cards	0.19	N/A	8,844	9,353	77.26%	22.45%	58.33%	General Admin/Customer Service
Home Finance	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Insurance and pure protection	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Decumulation and pensions	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Investments	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Credit related	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

To support our ethos of transparency, and to put the above figures into context, we are also providing the following information.

10. Less than one complaint was opened per 1,000 accounts (holdings) held
11. The total number of holdings at NS&I as at 30 September 2018 was 47,050,068. Examples of NS&I holdings include individual Savings Certificates, Direct ISA accounts, Direct Saver accounts and Premium Bonds. For Premium Bonds we deem all Bonds held under one holder's number to be one holding.
12. Details of complaints data published by the Financial Ombudsman Service (FOS) can be found here: <http://www.financial-ombudsman.org.uk/PUBLICATIONS/complaints-data.html>

Complaints data

Firm name: NS&I

Period covered in this report: 1 October 2017 – 31 March 2018

Number of complaints opened

Product / Service grouping	by volume of business		Number of complaints opened	Number of complaints closed	Percentage closed within 3 days	Percentage closed after 3 days but within 8 weeks	Percentage upheld	Main cause of complaints opened
	Provision (at reporting period end date)	Intermediation (within the reporting period)						
Banking and credit cards	0.27	N/A	12,774	12,340	72.24%	27.50%	59.16%	General Admin/Customer Service
Home Finance	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Insurance and pure protection	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Decumulation and pensions	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Investments	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Credit related	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

To support our ethos of transparency, and to put the above figures into context, we are also providing the following information.

13. Less than one complaint was opened per 1,000 accounts (holdings) held

14. The total number of holdings at NS&I as at 31 March 2018 was 47,195,620. Examples of NS&I holdings include individual Savings Certificates, Direct ISA accounts, Direct Saver accounts and Premium Bonds. For Premium Bonds we deem all Bonds held under one holder's number to be one holding.

15. Details of complaints data published by the Financial Ombudsman Service (FOS) can be found here:

<http://www.financial-ombudsman.org.uk/PUBLICATIONS/complaints-data.html>

Complaints data

Firm name: NS&I

Period covered in this report: 1 April 2017 – 30 September 2017

	Number of complaints opened
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Product / Service grouping	by volume of business		Number of complaints opened	Number of complaints closed	Percentage closed within 3 days	Percentage closed after 3 days but within 8 weeks	Percentage upheld	Main cause of complaints opened
	Provision (at reporting period end date)	Intermediation (within the reporting period)						
Banking and credit cards	0.20	N/A	9,423	9,405	74.84%	24.93%	58.19%	General Admin/Customer Service
Home Finance	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Insurance and pure protection	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Decumulation and pensions	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Investments	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Credit related	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

To support our ethos of transparency, and to put the above figures into context, we are also providing the following information.

16. Less than one complaint was opened per 1,000 accounts (holdings) held
17. The total number of holdings at NS&I as at 30 September 2017 was 47,522,520. Examples of NS&I holdings include individual Savings Certificates, Direct ISA accounts, Direct Saver accounts and Premium Bonds. For Premium Bonds we deem all Bonds held under one holder's number to be one holding.
18. Details of complaints data published by the Financial Ombudsman Service (FOS) can be found here:

<http://www.financial-ombudsman.org.uk/PUBLICATIONS/complaints-data.html>

Complaints data

Firm name: NS&I

Period covered in this report: 1 October 2016 – 31 March 2017

	Number of complaints opened by volume of business
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Product / Service grouping	Provision (at reporting period end date)	Intermediation (within the reporting period)	Number of complaints opened	Number of complaints closed	Percentage closed within 3 days	Percentage closed after 3 days but within 8 weeks	Percentage upheld	Main cause of complaints opened
Banking and credit cards	0.13	N/A	6,162	6,064	77.94%	21.88%	61.81%	General Admin/Customer Service
Home Finance	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Insurance and pure protection	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Decumulation and pensions	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Investments	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Credit related	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

To support our ethos of transparency, and to put the above figures into context, we are also providing the following information.

1. Less than one complaint was opened per 1,000 accounts (holdings) held
2. The total number of holdings at NS&I as at 31 March 2017 was 47,521,978. Examples of NS&I holdings include individual Savings Certificates, Direct ISA accounts, Direct Saver accounts and Premium Bonds. For Premium Bonds we deem all Bonds held under one holder's number to be one holding.
3. Details of complaints data published by the Financial Ombudsman Service (FOS) can be found here: <http://www.financial-ombudsman.org.uk/PUBLICATIONS/complaints-data.html>

Complaints data

Firm name: NS&I

Period covered in this report: 1 April 2016 – 30 September 2016

	Number of complaints opened by volume of business
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Product / Service grouping	Provision (at reporting period end date)	Intermediation (within the reporting period)	Number of complaints opened	Number of complaints closed	Percentage closed within 3 days	Percentage closed after 3 days but within 8 weeks	Percentage upheld	Main cause of complaints opened
Banking and credit cards	0.14	N/A	6,750	6,897	51.12%	48.75%	59.55%	General Admin/Customer Service
Home Finance	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Insurance and pure protection	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Decumulation and pensions	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Investments	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Credit related	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

To support our ethos of transparency, and to put the above figures into context, we are also providing the following information.

1. Less than one complaint was opened per 1,000 accounts (holdings)
2. The total number of holdings at NS&I as at 30 September was 47,558,932. Examples of NS&I holdings include individual Savings Certificates, Direct ISA accounts, Direct Saver accounts and Premium Bonds. For Premium Bonds we deem all Bonds held under one holder's number to be one holding.
3. Details of complaints data published by the Financial Ombudsman Service (FOS) can be found here:

<http://www.financial-ombudsman.org.uk/PUBLICATIONS/complaints-data.html>

Complaints data

We have an ethos of fairness and transparency. In view of this, and in line with other financial services organisations, we are publishing our complaints data.

The figures for January 2016 to June 2016 are shown below.

NS&I complaints data, six months (January 2016 to June 2016)

	Number of complaints opened	Number of complaints closed	Complaints closed within eight weeks (%)	Complaints upheld by firm (%)
Banking	8,757	8,494	99.8%	55.47%
Home Finance	N/A	N/A	N/A	N/A
General Insurance and Pure Protection	N/A	N/A	N/A	N/A
Decumulation, Life and Pensions	N/A	N/A	N/A	N/A
Investments	N/A	N/A	N/A	N/A

To support our ethos of transparency, and to put the above figures into context, we are also providing the following information.

1. Transactions carried out during the period = 29,384,308 (transactions typically include opening of an account, repayments, investment of funds and account closures). Of these transactions less than 0.03% generated a complaint.
2. Of the total number of complaints closed by NS&I between January and June 2016, our customers chose to refer less than 1.25% of these to the Financial Ombudsman Service. Details of complaints data published by the Financial Ombudsman Service (FOS) can be found by clicking on the following link:
3. <http://www.financial-ombudsman.org.uk/PUBLICATIONS/complaints-data.html>

We aim to deal with complaints at the earliest opportunity. In addition to the information provided in the table above, the percentage of our complaints closed within 2, 5, 20 and 40 (eight weeks) working days between January and June 2016 was as follows:

Complaints closed within:	Number of complaints closed	% complaints closed
2 days	4,517	53.2%
5 days	1,155	13.6%
20 days	2,692	31.7%
40 days (8 weeks)	113	1.3%
Above 40 days	17	0.2%

Complaints data

We have an ethos of fairness and transparency. In view of this, and in line with other financial services organisations, we are publishing our complaints data.

The figures for July 2015 to December 2015 are shown below.

NS&I complaints data, six months (July 2015 to December 2015)

	Number of complaints opened	Number of complaints closed	Complaints closed within eight weeks (%)	Complaints upheld by firm (%)
Banking	7,906	8,408	99.1%	51.6%
Home Finance	N/A	N/A	N/A	N/A
General Insurance and Pure Protection	N/A	N/A	N/A	N/A
Decumulation, Life and Pensions	N/A	N/A	N/A	N/A
Investments	N/A	N/A	N/A	N/A

To support our ethos of transparency, and to put the above figures into context, we are also providing the following information.

1. Transactions carried out during this period = 25,261,905 (transactions include opening of an account, repayments, investment of funds and account closures) typically, less than 0.04% generated a complaint
2. Of the total number of complaints closed by NS&I between July and December 2015, the number of complaints referred to the Financial Ombudsman Service was less than 1.25%. Details of complaints data published by the Financial Ombudsman Service can be found by clicking on the following link:

<http://www.financial-ombudsman.org.uk/PUBLICATIONS/complaints-data.html>

3. We aim to deal with complaints at the earliest opportunity. In addition to the information provided in the table above, the percentage of our complaints closed within 2, 5, 20 and 40 (eight weeks) working days between July and December 2015 was as follows:

Complaints closed within:	Number of complaints closed	% complaints closed
2 days	5,171	61.5%
5 days	1,989	23.66%

20 days	1,029	12.24%
40 days (8 weeks)	143	1.70%
Above 40 days	76	0.90%

Complaints data

We have an ethos of fairness and transparency. In view of this, and in line with other financial services organisations, we are publishing our complaints data.

The figures for January 2015 to June 2015 are shown below.

NS&I complaints data, six months (January 2015 to June 2015)

	Number of complaints opened	Number of complaints closed	Complaints closed within eight weeks (%)	Complaints upheld by firm (%)
Banking	18,730	18,990	99.5%	71%
Home Finance	N/A	N/A	N/A	N/A
General Insurance and Pure Protection	N/A	N/A	N/A	N/A
Decumulation, Life and Pensions	N/A	N/A	N/A	N/A
Investments	N/A	N/A	N/A	N/A

To support our ethos of transparency, and to put the above figures into context, we are also providing the following information.

1. Transactions carried out during the period = 28,806,666 (transactions typically include opening of an account, repayments, investment of funds and account closures). Of these transactions less than 0.06% generated a complaint.
2. Of the total number of complaints closed by NS&I between January and June 2015, our customers chose to refer less than 0.6% of these to the Financial Ombudsman Service. Details of complaints data published by the Financial Ombudsman Service (FOS) can be found by clicking on the following link:
<http://www.financial-ombudsman.org.uk/PUBLICATIONS/complaints-data.html>

We aim to deal with complaints at the earliest opportunity. In addition to the information provided in the table above, the percentage of our complaints closed within 2, 5, 20 and 40 (eight weeks) working days between January and June 2015 was as follows:

Complaints closed within:	Number of complaints closed	% complaints closed
2 days	6,610	35%
5 days	2,135	11%
20 days	7,486	39.5%
40 days (8 weeks)	2,676	14%
Above 40 days	83	0.5%

Complaints data

We have an ethos of fairness and transparency. In view of this, and in line with other financial services organisations, we are publishing our complaints data.

The figures for July 2014 to December 2014 are shown below.

NS&I complaints data, six months (July 2014 to December 2014)

	Number of complaints opened	Number of complaints closed	Complaints closed within eight weeks (%)	Complaints upheld by firm (%)
Banking	9,803	10,312	99%	47%
Home	N/A	N/A	N/A	N/A
General Insurance and Pure	N/A	N/A	N/A	N/A
Decumulation, Life and Pensions	N/A	N/A	N/A	N/A
Investments	N/A	N/A	N/A	N/A

To support our ethos of transparency, and to put the above figures into context, we are also providing the following information.

1. Transactions carried out during the period = 23,386,884 (transactions typically include opening of an account, repayments, investment of funds and account closures). Of these transactions less than 0.04% generated a complaint.
2. Of the total number of complaints closed by NS&I between July and December 2014, our customers chose to refer less than 1% of these to the Financial Ombudsman Service. Details of complaints data published by the Financial Ombudsman Service (FOS) can be found by clicking on the following link: <http://www.financial-ombudsman.org.uk/publications/complaints-data.html>
3. We aim to deal with complaints at the earliest opportunity. In addition to the information provided in the table above, the percentage of our complaints closed within 2, 5, 20 and 40 (eight weeks) working days between July and December 2014 was as follows:

Complaints closed within:	Number of complaints closed	% complaints closed
2 days	5,438	53%
5 days	1,798	17%
20 days	2,011	20%
40 days (8 weeks)	1,007	10%
Above 40 days	58	1%

Complaints data

NS&I has an ethos of fairness and transparency. In view of this, and in line with other financial services organisations, we are publishing our complaints data.

The figures for January 2014 to June 2014 are shown below.

NS&I complaints data, six months (January 2014 to June 2014)

	Number of complaints opened	Number of complaints closed	Complaints closed within eight weeks (%)	Complaints upheld by firm (%)
Banking	10,518	11,778	97%	47%
Home Finance	N/A	N/A	N/A	N/A
General Insurance and Pure Protection	N/A	N/A	N/A	N/A
Decumulation, Life and Pensions	N/A	N/A	N/A	N/A
Investments	N/A	N/A	N/A	N/A

To support our ethos of transparency, and to put the above figures into context, we are also providing the following information:

1. Transactions carried out during the period = 23,627,422 (transactions typically include opening of an account, repayments, investment of funds and account closures). Of these transactions less than 0.04% generated a complaint.
2. Of the total number of complaints closed by NS&I between January and June 2014, our customers chose to refer less than 1% of these to the Financial Ombudsman Service.

[Details of complaints data published by the Financial Ombudsman Service](#)

3. We aim to deal with complaints at the earliest opportunity. In addition to the information provided in the table above, the percentage of our complaints closed within 2, 5, 20 and 40 (eight weeks) working days between January and June 2014 was as follows:

Complaints closed within:	Number of complaints closed	% complaints closed
2 days	4,040	34%
5 days	1,406	12%
20 days	1,142	10%
40 days (8 weeks)	4,785	41%
Above 40 days	405	3%

Complaints data

NS&I has an ethos of fairness and transparency. In view of this, and in line with other financial services organisations, we are publishing our complaints data.

The figures for July 2013 to December 2013 are shown below.

NS&I complaints data, six months (July 2013 to December 2013)

	Number of complaints opened	Number of complaints closed	Complaints closed within eight weeks (%)	Complaints upheld by firm (%)
Banking	8,298	9,255	95%	57%
Home Finance	N/A	N/A	N/A	N/A
General Insurance and Pure Protection	N/A	N/A	N/A	N/A
Decumulation, Life and Pensions	N/A	N/A	N/A	N/A
Investments	N/A	N/A	N/A	N/A

To support our ethos of transparency, and to put the above figures into context, we are also providing the following information:

1. Transactions carried out during the period = 21,785,251 (transactions typically include opening of an account, repayments, investment of funds and account closures). Of these transactions less than 0.04% generated a complaint.
2. Of the total number of complaints closed by NS&I between July and December 2013, our customers chose to refer less than 1% of these to the Financial Ombudsman Service.
[Details of complaints data published by the Financial Ombudsman Service >](#)
3. We aim to deal with complaints at the earliest opportunity. In addition to the information provided in the table above, the percentage of our complaints closed within 2, 5, 20 and 40 (eight weeks) working days between July and December 2013 was as follows:

Complaints closed within:	Number of complaints closed	% complaints closed
2 days	2,700	29%
5 days	1,600	46%
20 days	1,795	65%
40 days (8 weeks)	2,727	95%
Above 40 days	433	100%

NS&I complaints data

NS&I is covered by the Financial Ombudsman Service (FOS) under voluntary jurisdiction and we take our commitment to our customers seriously.

We don't rest on our laurels, we analyse customer feedback and this helps us enhance our customer experience.

Should our customers be dissatisfied and choose to make a complaint, we aim to be a leader among financial businesses in resolving disputes, by ensuring they are dealt with efficiently and resolved satisfactorily.

We have an ethos of fairness and transparency. In view of this, and in line with other financial services organisations, we are publishing our complaints data.

The figures for January 2013 to June 2013 are shown below.

NS&I complaints data, six months (January 2013 to June 2013)

	Number of complaints opened	Number of complaints closed	Complaints closed within eight weeks (%)	Complaints upheld by firm (%)
Banking	9,000	9,631	93%	54%
Home	N/A	N/A	N/A	N/A
General Insurance and Pure	N/A	N/A	N/A	N/A
Decumulation, Life and Pensions	N/A	N/A	N/A	N/A
Investments	N/A	N/A	N/A	N/A

To support our ethos of transparency, and to put the above figures into context, we are also providing the following information:

1. Transactions carried out during the period = 21,869,481 (transactions typically include opening of an account, repayments, investment of funds and account closures). Of these transactions less than 0.04% generated a complaint
2. Of the total number of complaints closed by NS&I between January and June 2013, our customers chose to refer less than 1% of these to the Financial Ombudsman Service
3. We aim to deal with complaints at the earliest opportunity. In addition to the information provided in the table above, the percentage of our complaints closed within 2, 5, 20 and 40 (eight weeks) working days between January and June 2013 was as follows:

Complaints closed within:	Number of complaints closed	% complaints closed
2 days	3,066	32%
5 days	1,492	15%
20 days	1,109	12%
40 days (8 weeks)	3,251	34%
Above 40 days	713	7%

NS&I complaints data

NS&I is covered by the Financial Ombudsman Service (FOS) under voluntary jurisdiction and we take our commitment to our customers seriously.

We don't rest on our laurels, we analyse customer feedback and this helps us enhance our customer experience.

Should our customers be dissatisfied and choose to make a complaint, we aim to be a leader among financial businesses in resolving disputes, by ensuring they are dealt with efficiently and resolved satisfactorily.

We have an ethos of fairness and transparency. In view of this, and in line with other financial services organisations, we are publishing our complaints data.

The figures for July 2012 to December 2012 are shown below.

NS&I complaints data, six months (July 2012 to December 2012)

	Number of complaints opened	Number of complaints closed	Complaints closed within eight weeks (%)	Complaints upheld by firm (%)
Banking	7,318	8,313	94%	53%
Home	N/A	N/A	N/A	N/A
General Insurance and Pure	N/A	N/A	N/A	N/A
Decumulation, Life and Pensions	N/A	N/A	N/A	N/A
Investments	N/A	N/A	N/A	N/A

To support our ethos of transparency, and to put the above figures into context, we are also providing the following information.

1. Transactions carried out during the period = 21,083,076 (transactions typically include opening of an account, repayments, investment of funds and account closures). Of these transactions less than 0.04% generated a complaint.
2. Of the total number of complaints closed by NS&I between July and December 2012, our customers chose to refer less than 2% of these to the Financial Ombudsman Service.
3. We aim to deal with complaints at the earliest opportunity. In addition to the information provided in the table above, the percentage of our complaints closed within 2, 5, 20 and 40 (eight weeks) working days between July and December 2012 was as follows:

Complaints closed within:	Number of complaints closed	% complaints closed
2 days	2,406	29%
5 days	866	10%
20 days	1,399	17%
40 days (8 weeks)	3,157	38%
Above 40 days	485	6%

NS&I complaints data

NS&I is covered by the Financial Ombudsman Service (FOS) under voluntary jurisdiction and we take our commitment to our customers seriously.

We don't rest on our laurels, we analyse customer feedback and this helps us enhance our customer experience.

Should our customers be dissatisfied and choose to make a complaint, we aim to be a leader among financial businesses in resolving disputes, by ensuring they are dealt with efficiently and resolved satisfactorily.

We have an ethos of fairness and transparency. In view of this, and in line with other financial services organisations, we are publishing our complaints data.

The figures for January 2012 to June 2012 are shown below.

NS&I complaints data, six months (January 2012 to June 2012)

	Number of complaints opened	Number of complaints closed	Complaints closed within eight weeks (%)	Complaints upheld by firm (%)
Banking	6,934	6,904	99%	53%
Home	N/A	N/A	N/A	N/A
General Insurance and Pure	N/A	N/A	N/A	N/A
Decumulation, Life and Pensions	N/A	N/A	N/A	N/A
Investments	N/A	N/A	N/A	N/A

To support our ethos of transparency, and to put the above figures into context, we are also providing the following information.

1. Transactions carried out during the period = 21,888,298 (transactions typically include opening of an account, repayments, investment of funds and account closures). Of these transactions less than 0.04% generated a complaint.
2. Of the total number of complaints closed by NS&I between Jan and June 2012, our customers chose to refer less than 1% of these to the Financial Ombudsman Service.
3. We aim to deal with complaints at the earliest opportunity. In addition to the information provided in the table above, the percentage of our complaints closed within 2, 5, 20 and 40 (eight weeks) working days between January and June 2012 was as follows:

Complaints closed within:	Number of complaints closed	% complaints closed
2 days	2,428	35%
5 days	861	13%
20 days	2,066	30%
40 days (8 weeks)	1,450	21%
Above 40 days	99	1%

NS&I complaints data

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We don't rest on our laurels, we analyse customer feedback and this helps us enhance our customer experience.

Should our customers be dissatisfied and choose to make a complaint, we aim to be a leader among financial businesses in resolving disputes, by ensuring they are dealt with efficiently and resolved satisfactorily.

For the current FOS reporting period between July 2011 and December 2011, NS&I were in the top 5% of the FOS performance tables for good complaints handling within the banking and credit sectors.

We have an ethos of fairness and transparency. In view of this, and in line with other financial services organisations, we are publishing our complaints data.

The figures for July 2011 to December 2011 are shown below.

NS&I complaints data, six months (July 2011 to December 2011)

	Number of complaints opened	Number of complaints closed	Complaints closed within eight weeks (%)	Complaints upheld by firm (%)
Banking	5,592	6,546	97%	54%
Home	N/A	N/A	N/A	N/A
General Insurance and Pure	N/A	N/A	N/A	N/A
Decumulation, Life and Pensions	N/A	N/A	N/A	N/A
Investments	N/A	N/A	N/A	N/A

To support our ethos of transparency, and to put the above figures into context, we are also providing the following information.

1. Transactions carried out during the period = 21,421,140 (transactions typically include opening of an account, repayments, investment of funds and account closures). Of these transactions less than 0.03% generated a complaint.
2. Of the total number of complaints closed by NS&I between July and December 2011, our customers chose to refer less than 1% of these to the Financial Ombudsman Service.
3. We aim to deal with complaints at the earliest opportunity. In addition to the information provided in the table above, the percentage of our complaints closed within 2, 5, 20 and 40 (eight weeks) working days between July and December 2011 was as follows:

Complaints closed within:	Number of complaints closed	% complaints closed
2 days	2,132	33%
5 days	839	13%
20 days	2,653	40%
40 days (8 weeks)	728	11%
Above 40 days	194	3%

NS&I complaints data

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We don't rest on our laurels, we take customer feedback seriously and analyse this to help us enhance our customer experience.

Should our customers be dissatisfied and choose to make a complaint, we aim to be a leader among financial businesses in resolving disputes, by ensuring they are dealt with efficiently and resolved satisfactorily.

For the current FOS reporting period between January 2011 and June 2011, we were in the top 5% of the FOS performance tables for good complaints handling within the banking and credit sectors.

We have an ethos of fairness and transparency. In view of this, and in line with other financial services organisations, we are publishing our complaints data.

The figures for January 2011 to June 2011 are shown below.

NS&I complaints data, six months (January 2011 - June 2011)

	Number of complaints opened	Number of complaints closed	Complaints closed within eight weeks (%)	Complaints upheld by firm (%)
Banking	7,475	8,697	97.7%	57%
Home	N/A	N/A	N/A	N/A
General Insurance and Pure	N/A	N/A	N/A	N/A
Decumulation, Life and Pensions	N/A	N/A	N/A	N/A
Investments	N/A	N/A	N/A	N/A

To support our ethos of transparency, and to put the above figures into context, we are also providing the following information.

1. Transactions carried out during the period = 22,023,839 (transactions typically include opening of an account, repayments, investment of funds and account closures). Of these transactions less than 0.03% generated a complaint.
2. Of the total number of complaints closed by NS&I between January and June 2011, our customers chose to refer less than 1% of these to the Financial Ombudsman Service.
3. We aim to deal with complaints at the earliest opportunity. In addition to the information provided in the table above, the percentage of our complaints closed within 2, 5, 20 and 40 (eight weeks) working days between January and June 2011 was as follows:

Complaints closed within:	Number of complaints closed	% complaints closed
2 days	1,294	14.9%
5 days	799	24.1%
20 days	4,334	73.9%
40 days (8 weeks)	2,068	97.7%
Above 40 days	202	100.0%

NS&I complaints data

NS&I is covered by the Financial Ombudsman Service (FOS) under voluntary jurisdiction and we take our commitment to our customers seriously. We have an ethos of fairness and transparency. In view of this, and in line with other financial services organisations, we are publishing our complaints data.

NS&I is one of the UK's largest savings providers with over 26 million customers. We offer a range of savings and investments to suit different people's needs, whether that be for a regular income or simply for a rainy day.

We don't rest on our laurels, we take customer feedback seriously and analyse this to help us enhance our customer experience. The figures for July 2010 to December 2010 are shown below.

NS&I complaints data, six months (July 2010 - December 2010)

	Number of complaints opened	Number of complaints closed	Complaints closed within eight weeks (%)	Complaints upheld by firm (%)
Banking	4,014	5,292*	93%	63%
Home	N/A	N/A	N/A	N/A
General Insurance and Pure	N/A	N/A	N/A	N/A
Decumulation, Life and Pensions	N/A	N/A	N/A	N/A
Investments	N/A	N/A	N/A	N/A

To support our ethos of transparency, and to put the above figures into context, we are also providing the following information:

1. Complaints brought forward into the reporting period = 614
2. Complaints carried forward after the reporting period = 708
3. Transactions carried out during the period = 20,854,089 (transactions typically include opening of an account, repayments, investment of funds and account closures). Of these transactions less than 0.03% generated a complaint.
4. Less than 1% of the total number of complaints closed by NS&I between July and December 2010 were accepted by the Financial Ombudsman Service.

* NS&I operates a two stage complaint process. This means that the number of complaints closed within the period will include complaints that have been closed more than once.

NS&I complaints data

NS&I is covered by the Financial Ombudsman Scheme (FOS) under voluntary jurisdiction and takes commitment to our customers seriously. We have an ethos of fairness and transparency. In view of this, and in line with other financial services organisations, we are publishing our complaints data. The figures for January 2010 to June 2010 are shown below.

NS&I complaints data, six months (January 2010 – June 2010)

	Number of complaints opened	Number of complaints closed	Complaints closed within eight weeks (%)	Complaints upheld by firm (%)
Banking	3,502	5,269*	94%	66%
Home	N/A	N/A	N/A	N/A
General Insurance and Pure	N/A	N/A	N/A	N/A
Decumulation, Life and Pensions	N/A	N/A	N/A	N/A
Investments	N/A	N/A	N/A	N/A

To support our ethos of transparency, and to put the above figures into context, we are also providing the following information:

- 1) Complaints brought forward into the reporting period = 1,125
- 2) Complaints carried forward after the reporting period = 614
- 3) Transactions carried out during the period = 21,329,608.00 (transactions typically include opening of an account, repayments, investment of funds and account closures)
- 4) The number of complaints received as a percentage of transactions carried out within the reporting period = 0.02%
- 5) The number of complaints referred by complainants and accepted by the Financial Ombudsman Service within the reporting period = 37