**Complaints data** 

**Firm name: NS&I**

**Period covered in this report: 1 April 2023 to 30 September 2023**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
|  | **Number of complaints opened by volume of business** |  |  |  |  |  |  |
| **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** | 0.35 | N/A | 16,970 | 17,967 | 26.35% | 73.30% | 51.57% | 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 30 September 2023 was 48,327,334. 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**](http://www.financial-ombudsman.org.uk/PUBLICATIONS/complaints-data.html)

**Complaints data** 

**Firm name: NS&I**

**Period covered in this report: 1 October 2022 to 31 March 2023**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
|  | **Number of complaints opened by volume of business** |  |  |  |  |  |  |
| **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** | 0.33 | N/A | 15,850 | 15,463 | 25.51% | 74.24% | 48.02% | 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 2023 was 47,358,014. 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**](http://www.financial-ombudsman.org.uk/PUBLICATIONS/complaints-data.html)

**Complaints data** 

**Firm name: NS&I**

**Period covered in this report: 1 April 2022 to 30 September 2022**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
|  | **Number of complaints opened by volume of business** |  |  |  |  |  |  |
| **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** | 0.26 | N/A | 12,511 | 11,145 | 50.24% | 49.55% | 51.75% | General Admin/Customer Service / Errors  |
| **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 30 September 2022 was 47,298,739. 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**](http://www.financial-ombudsman.org.uk/PUBLICATIONS/complaints-data.html)



**Complaints data**

**Firm name: NS&I**

**Period covered in this report: 1 October 2021 to 31 March 2022**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
|  | **Number of complaints opened by volume of business** |  |  |  |  |  |  |
| **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** | 0.20 | N/A | 9,459 | 9,377 | 82.27% | 17.61% | 53.34% | General Admin/Customer Service / Errors  |
| **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 2022 was 47,378, 964. 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**](http://www.financial-ombudsman.org.uk/PUBLICATIONS/complaints-data.html)



**Firm name: NS&I**

**Period covered in this report: 1 April 2021 to 30 September 2021**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
|  | **Number of complaints opened by volume of business** |  |  |  |  |  |  |
| **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** | 0.32 | N/A | 15,156 | 21,077 | 60.53% | 19.03% | 50.73% | General Admin/Customer Service Delays/Timescales |
| **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 30 September 2021 was 47,434,875. 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**](http://www.financial-ombudsman.org.uk/PUBLICATIONS/complaints-data.html)



**Complaints data**

**Firm name: NS&I**

**Period covered in this report: 1 October 2020 to 31 March 2021**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
|  | **Number of complaints opened by volume of business** |  |  |  |  |  |  |
| **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** | 0.56 | N/A | 26,699 | 24,478 | 40.87% | 21.75% | 39.41% | General Admin/Customer Service. Delays / timescales |
| **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 2021 was 47,376,455. 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**](http://www.financial-ombudsman.org.uk/PUBLICATIONS/complaints-data.html)



**Complaints data**

**Firm name: NS&I**

**Period covered in this report: 1 April 2020 to 30 September 2020**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
|  | **Number of complaints opened by volume of business** |  |  |  |  |  |  |
| **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** | 0.38 | N/A | 18,059 | 14,656 | 49.72% | 43.22% | 59.96% | 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 30 September 2020 was 47,747,368. 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**](http://www.financial-ombudsman.org.uk/PUBLICATIONS/complaints-data.html)

**Complaints data**

**Firm name: NS&I**

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

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
|  | **Number of complaints opened by volume of business** |  |  |  |  |  |  |
| **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** | 0.27 | 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**](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**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
|  | **Number of complaints opened by volume of business** |  |  |  |  |  |  |
| **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** | 0.19 | 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.

1. Less than one complaint was opened per 1,000 accounts (holdings) held
2. 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.
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**](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**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
|  | **Number of complaints opened by volume of business** |  |  |  |  |  |  |
| **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** | 0.23 | 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.

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 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.
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**](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**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
|  | **Number of complaints opened by volume of business** |  |  |  |  |  |  |
| **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** | 0.19 | 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.

1. Less than one complaint was opened per 1,000 accounts (holdings) held
2. 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.
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**](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 by volume of business** |  |  |  |  |  |  |
| **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** | 0.27 | 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.

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 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.
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**](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 by volume of business** |  |  |  |  |  |  |
| **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** | 0.20 | 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.

1. Less than one complaint was opened per 1,000 accounts (holdings) held
2. 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.
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**](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** |  |  |  |  |  |  |
| **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**](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** |  |  |  |  |  |  |
| **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**](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**](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**](http://www.financial-ombudsman.org.uk/PUBLICATIONS/complaints-data.html)

* + 1. 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**](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 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 = 23,386,884 (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](http://www.financial-ombudsman.org.uk/PUBLICATIONS/complaints-data.html)

* 1. 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](http://www.financial-ombudsman.org.uk/PUBLICATIONS/complaints-data.html)  [complaints data published by the Financial Ombudsman Service >](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 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 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 = 21,869,481 (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 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 = 21,083,076 (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 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 = 21,888,298 (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**

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.

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 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 = 21,421,140 (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**

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 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 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 = 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 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. 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 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. 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