

## **The complaint**

Mr H complains that National Savings and Investments (NS&I) have sent him text messages when it shouldn't have. He also complains that it won't provide him with a breakdown of his bond holdings.

## **What happened**

Mr H purchased Premium Bonds with NS&I in 2017. He requested for his account to be closed in January 2023.

More recently, in October 2023 he received text messages from NS&I. He said he has never given NS&I permission to contact him by text and he doesn't want to receive anything further. He complained to NS&I.

When making his complaint, he also asked for a monthly breakdown of his bond holdings for the period the account was active.

NS&I responded to Mr H's concerns. It said that it regularly sends survey invitations by text message to a sample of customers who have interacted by post. It said that it wasn't aware Mr H had opted out of receiving research communications, but it updated its systems to ensure no further messages would be sent. It also said that it thought Mr H's request for a monthly breakdown of his bonds holdings was frivolous and lacking merit.

Unhappy with NS&I's response, Mr H brought his complaint to this service. One of our investigators considered it. They thought NS&I made Mr H aware when he opened the account that it might contact him by text message on some occasions, so he didn't think it had done anything wrong. He also explained why NS&I refused to provide a monthly breakdown to Mr H – he didn't think NS&I were being unreasonable, but thought NS&I could've explained it to Mr H.

Mr H remained unhappy and so the complaint has been passed to me to consider.

## **What I've decided – and why**

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint.

Having done so, I've reached the same outcome as the investigator for broadly the same reasons.

I can see from Mr H's correspondence that he is unhappy with several things NS&I has done. This decision focuses solely on the text messages he was sent in October 2023 and his request for a monthly breakdown of bond holdings. I can see that the investigator has provided clarification to Mr H about his other complaint points, and which reference they sit under.

*The text messages sent to Mr H and other communication*

NS&I said it sent text messages to Mr H in October 2023 for research purposes. The messages were sent off the back of Mr H contacting NS&I by post and they asked Mr H to complete a survey about his experience.

Mr H said he has never given NS&I permission to contact him via text message. He said his account is no longer active and so he shouldn't be receiving communication in this way.

I've looked at the privacy notice and terms and conditions of Mr H's account that were given to him when he opened it in 2017 and are available on NS&I's website. These explain that Mr H would've needed to contact NS&I if he didn't want to receive correspondence about marketing and research. NS&I have said that it had no record of Mr H contacting it to opt out.

I've reviewed lots of correspondence that has been sent to NS&I from Mr H and I also cannot see a request to opt out. This means that I don't think NS&I has done anything wrong by sending Mr H the text messages.

I understand Mr H doesn't want to receive any further text messages or calls from NS&I going forward. NS&I has explained that it has now changed its records to show Mr H has opted out of market and research correspondence, so I'm satisfied he shouldn't receive text messages anymore.

#### *Monthly breakdown of bond holdings*

Mr H has requested a monthly breakdown of his bond holdings for the period his account was open.

NS&I said the request Mr H made was frivolous and lacking merit. It's explained to us that Mr H purchased £50,000 in premium bonds when he opened his account – this was the maximum investment. This meant any prizes won were sent to Mr H's bank account, rather than being added to the bond holding. As such, the balance of Mr H's account has not changed for the period he held it.

I can understand why Mr H is unhappy with NS&I's response to his request. But I'm satisfied that it has explained its reasoning for not providing the monthly breakdown. Ultimately it seems that the monthly breakdown of bond holdings would be the same each month, as Mr H always had the maximum investment. I think it would've been helpful for NS&I to explain this to Mr H directly, but I'm satisfied he now knows the reason why NS&I said it won't do it and I don't think it needs to do anything further.

I understand Mr H would also like a breakdown of historic bond holdings and prize winnings. NS&I have said it holds customer data for a 7-year retention period and anything outside of this is unavailable. I think NS&I have provided Mr H with as much information as it can within its retention period and so I don't think it needs to provide Mr H with anything further.

#### **My final decision**

For the reasons I've explained above, I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr H to accept or reject my decision before 19 April 2024.

Rachel Killian  
**Ombudsman**