

## **The complaint**

Mr H complains National Savings and Investments won't let him change his contact details unless he calls and gives an agent his full password.

## **What happened**

Mr H has Premium Bonds with National Savings and Investments. He's told us that he has dyslexia and that this means he has difficulty writing. He's also told us that he sometimes gets numbers muddled up, but that he has strategies to manage this.

Mr H says he's not been able to access his account ever since National Savings and Investments introduced two step authentication. He says that's because National Savings and Investments need a mobile phone number to send him a one-time passcode to, and it won't let him change his contact details unless he calls and gives an agent his full password. Mr H complained to National Savings and Investments about this in March 2023.

National Savings and Investments looked into Mr H's complaint and explained how its processes for changing his password worked. Having done so, National Savings and Investments said it didn't think it had done anything wrong.

Mr H wasn't happy with National Savings and Investments' response and so complained to us. He did so in April 2023. Our investigator didn't think National Savings and Investments had acted unfairly. Mr H didn't agree with our investigator and asked for his complaint to be referred to an ombudsman. So, his complaint was passed to me.

## **What I've decided – and why**

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

Mr H contacted National Savings and Investments in January 2023 to check the details of premium bonds his parents had bought for him. National Savings and Investments confirmed he owned £2's worth of Premium Bonds and sent him the details. Mr H then asked to be registered for National Savings and Investments online and phone service. He was sent a temporary password in March 2023 which he then tried to change to a password of his own choice. Mr H was told he'd have to call National Savings and Investments in order to do this as it needed to register his security telephone number and that's something that National Savings and Investments says its customers have to do with it and cannot do online. Mr H called National Savings and Investments – as he'd been asked to do so – and was asked to confirm what he wanted his new password to be. I can understand why Mr H might not have felt safe providing his new password in full over the phone – businesses regularly tell their customers that they won't be asked to give their whole password (if they have one) for obvious reasons. So, I don't think it was unreasonable of Mr H to complain about this.

National Savings and Investments investigated Mr H's complaint and, having done so, explained how the member of staff his call would be transferred to – so that he could change his password – is able to update his password whilst at the same time not knowing Mr H's

identity. Our investigator didn't think that this was unfair or unreasonable.

I've spoken at length to Mr H and it's clear he's very unhappy about the idea of giving the password he intends to use over the phone to a National Savings and Investments' agent. And he makes the point that even if the agent doesn't know his identity – because he's transferred anonymously – that he'll have to give them his mobile number, so they'll know both his full password and his mobile number. Again, I can see what Mr H is saying here. The agent wouldn't, however, know Mr H's address or account number or any of his other information. On balance, given everything I've just said, I don't think National Savings and Investments has acted unfairly or unreasonably.

I explored with Mr H when I spoke to him what role, if any, his dyslexia has played. And I'm satisfied that it hasn't had an impact here. It's clear that Mr H is more concerned about the fact that his calls are potentially being dealt with by a call centre overseas and that his data won't, as a result, be held as safely as it would be in the event it was held in the UK. I've explained to Mr H that if he wants to complain about this then that's a matter for the ICO.

### **My final decision**

My final decision is that I'm not upholding this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr H to accept or reject my decision before 23 November 2023.

Nicolas Atkinson  
**Ombudsman**