

## **The complaint**

Miss T is unhappy that National Savings and Investments require her to send in personal identity documents by post.

## **What happened**

Miss T tried to register for NS&I's online and phone service via NS&I's website. NS&I responded to Miss T's application and sent out her NS&I access number and a temporary password to allow Miss T to access their online and phone service platform and create a new password.

Miss T tried to access NS&I's platform but found that she couldn't. So, Miss T called NS&I who asked her to read the temporary password she'd been sent to them over the phone. Miss T didn't want to do this because she felt it was insecure. Miss T was then told that NS&I needed to verify her personal identity documents, and that she would need to post these documents (or certified copies of them) to NS&I.

Miss T asked why she needed to verify her identity and address in this way, and she was given an incorrect reason as to why that was the case. The correct reason why NS&I required this information from Miss T was for regulatory Know-Your-Customer reasons.

Miss T didn't want to send her personal identity documents in the post, because she was concerned about the security of her information. NS&I tried to verify Miss T's identity and address electronically but were unable to do so. Because of this, NS&I confirmed that Miss T would need to send her personal identification documents to them in the post. Miss T wasn't happy about this, so she raised a complaint.

NS&I responded to Miss T and reiterated their position. But NS&I did apologise to Miss T for not giving her the correct reason as to why they required her documents from her. And NS&I paid £75 to Miss T as compensation for any upset or inconvenience this may have caused. Miss T wasn't satisfied with NS&I's response, so she referred her complaint to this service.

One of our investigators looked at this complaint. But they felt the response NS&I had issued to Miss T's complaint already represented a fair outcome to what had happened. Miss T remained dissatisfied, so the matter was escalated to an ombudsman for a final decision.

## **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'd like to begin by confirming that this service isn't a regulatory body or a Court of Law and doesn't operate as such. Instead, this service is an informal, impartial dispute resolution service. And while we do take relevant law and regulation into account when arriving at our decisions, our remit is focussed on determining whether we feel a fair or unfair outcome has occurred – from an impartial perspective, after taking all the factors and circumstances of a complaint into consideration.

One of the consequences of the above is that it isn't within the remit of this service to instruct NS&I to change its operational procedures. In short, this is because it's for NS&I to decide how it operates. And any decision as to whether NS&I is or isn't acting in accordance with appropriate regulation would be for a regulatory body – such as the Financial Conduct Authority (“FCA”) – to decide.

Furthermore, from a general perspective, I don't feel NS&I are acting unfairly by requiring Miss T to provide her personal identity documents to them in the post. NS&I have explained why they require these documents and how they require Miss T to provide them. And while I appreciate that Miss T holds concerns that cause her to not want to send her documents (or certified copies of them) in the post, I ultimately feel that it's for Miss T to comply with NS&I's requirements, if she wants the functionality from NS&I that she's applied for.

Separately, NS&I have apologised and paid £75 to Miss T for not giving her the correct reason why they required her to post her documents to them in the first instance. This feels fair to me, and I don't feel that any further action is fairly required from NS&I regarding the provision of that incorrect information to Miss T.

All of which means that I won't be upholding this complaint because I feel that the response that NS&I issued to it already represents a fair resolution to what's happened here. I realise this won't be the outcome Miss T was wanting. But I hope that she'd understand, given what I've explained, why I've made the final decision that I have.

### **My final decision**

My final decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss T to accept or reject my decision before 17 May 2024.

Paul Cooper  
**Ombudsman**