

## **The complaint**

Mr H complains that National Savings and Investments (NS&I) didn't update his address when he asked it to.

## **What happened**

Mr H wrote to NS&I in May 2023 and asked for his address to be changed. In his letter he asked for NS&I to acknowledge receipt of the letter and reply with confirmation that his address had been updated on its system. He didn't receive anything back from NS&I.

He wrote again in June 2023 and requested the same thing – but again he didn't receive a reply.

In August 2023 he received a letter (prize notification) from NS&I to his old address. This meant he had to return to his old address to retrieve it. He was also concerned that NS&I were going to continue sending post to his old address and he was worried about any third parties that might be able to obtain his information.

He wrote to NS&I again in August and September 2023 asking for his address to be updated. He also called them in early September to change his address, raise concerns about data protection and other issues.

On 11 September 2023, NS&I wrote to Mr H to confirm it had updated his address. Subsequently, Mr H then changed his address back and NS&I confirmed in a letter dated 6 October 2023 that it had amended his address once again.

Mr H was unhappy that it had taken so long for his address to be updated, he complained. NS&I said it didn't receive his letters in May and June 2023, so it was unable to update his address.

Mr H remained unhappy and brought his complaint to this service. One of our investigators considered the matter, but they didn't think NS&I had done anything wrong. They thought Mr H had sent the letters in May and June, but they thought it was most likely that NS&I didn't receive them. They were satisfied that NS&I updated the address in September when they were notified.

Mr H disagreed and asked for the complaint to be considered by an ombudsman.

## **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've seen copies of the letters Mr H sent in May 2023 and June 2023 requesting for his address to be updated. The address on the letters is the correct address for NS&I and is the

same address as other letters he has sent.

NS&I have explained it has a robust process when receiving correspondence from customers. All post is received, scanned and sent to its customer care team. It then decides whether it's a new issue which needs actioning and responding to, or correspondence that just needs to be added to a file. It said that it didn't receive any correspondence from Mr H dated 9 May 2023 or 9 June 2023.

Where there is conflicting, or missing information I must base my findings on the balance of probability – that is what I think is most likely to have happened. In this instance, I think Mr H sent the letters to NS&I, but I don't think they were received by NS&I.

Once a letter has been posted, it is handled and delivered by a third party. I have not seen any evidence, such as proof of delivery, which shows these two letters were received by NS&I at the address detailed on the letters.

This is further supported by the fact that NS&I sent a letter to Mr H in August at his old address. Which means it's most likely that it didn't receive the updated address from Mr H and so wasn't aware he was living elsewhere.

In early September 2023 Mr H called NS&I to raise concerns, one of which was about his address not being changed. I'm pleased to see NS&I updated his address accordingly and wrote to him at his new address to confirm this.

Later Mr H changed his address again back to his old one and explained that this was due to a change of circumstances, which meant he was able to return to his old address. NS&I wrote to Mr H in early October 2023 to confirm it had changed his address back. This also meant NS&I were aware that although Mr H had asked for his address to be changed, he was also able to retrieve letters from his other address because it was only a temporary change of address.

Overall, I don't doubt the inconvenience Mr H has encountered because of this situation. But I can't say that it's down to an error NS&I made. I think it's more likely than not, that the letters weren't received by NS&I and so therefore it wasn't aware of Mr H's temporary change of address. Because of this I don't think NS&I needs to do 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 25 April 2024.

Rachel Killian  
**Ombudsman**