

Your Reference

Our Reference 1000069841



Ms E Dane  
Cranfords  
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Knutsford  
Cheshire  
WA16 8ZR

National Savings  
and Investments  
GLASGOW  
G58 1SB

Direct Line 01253 832254  
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Date: 31 March 2016

Dear Ms Dane

Thank you for your email of 17 March 2016 about National Savings and Investments (NS&I) in the name of The Stephen Ward Photography Directors Pension Scheme. I am sorry you felt you had cause to complain and I have investigated the matter for you.

I am writing further to our phone call today from Colin regarding reference G26114580. I can see he has explained to you that, at present, our normal procedure is to contact the original trustees of an investment before any transfer can be made. Therefore forms were sent to Cestrian to complete and return. I am sorry if there has been any misunderstanding.

I note your comments that you consider this to be a breach of data protection, that you have reported this to the ICO and that you expect us to do the same. I should explain that as we have followed our current procedure we do not consider this to be a data protection breach.

Colin also confirmed that if you would like a repayment you can download a repayment form from our website and arrange for it to be completed and signed by all the new trustees. Please send this to us quoting reference G26114580, together with either the original or a certified copy of the Deed.

I trust the information we have provided has been helpful and that it resolves the complaint to your satisfaction.

**You have the right to refer your complaint to the Financial Ombudsman Service, free of charge – but you must do so within six months of the date of this letter.**

If you do not refer your complaint in time the Ombudsman will not have our permission to consider your complaint and so will only be able to do so in very limited circumstances. For example, if the Ombudsman believes that the delay was a result of exceptional circumstances.

See the enclosed leaflet for more information or visit [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk).

Yours sincerely

*Yvonne Bretherton*

Yvonne Bretherton (Miss)  
Customer Services



National Savings and Investments is backed by HM Treasury

