

10th ANNUAL REPORT



SEPTEMBER 2020 – AUGUST 2021

The Artists' Bond continued in its 10th anniversary year with 159 full members and one honorary member (see full list on page 2). The Artists' Bond's collective investment in National Savings & Investments 'Premium Bonds' remained at £4,800. These 'Premium Bonds' (see full number ranges below) were entered into 12 monthly draws from 1 September 2020 – 1 August 2021.

The Artists' Bond won one cash prize of £25 in the February 2021 draw (see list of winning 'Premium Bonds' on page 2 & Prize History statement attached). This was an improvement on the previous year which saw no wins, but not a particularly strong performance.

However, The Artists' Bond's fortunes improved considerably due to a £100 credit awarded by The Co-operative Bank in December 2020 "in recognition of the distress and inconvenience" caused to The Agent when trying to access their online banking during a protracted system upgrade (see letter from The Co-operative Bank attached).

This has allowed for an annual payout of 78p to each full member – the third largest in The Artists' Bond's history (see graph showing 10 Year Performance on page 3).

Total investment in 'Premium Bonds'	£4,800
Total Annual Winnings	£25.00
Credit from The Co-operative Bank	£100.00
Balance of The Artists' Bond bank account from previous years	£0.08
This amounts to a total annual payout for each of the 159 full members of The Artists' Bond of	£0.78
Remaining balance of The Artists' Bond bank account	£1.06

'Premium Bonds' Number Ranges:

2011: 183EY923053 – 183EY924252	Value £1,200
2012: 194WV639574 – 194WV640773	Value £1,200
2013: 209PG253469 – 209PG254668	Value £1,200
2016: 276WC399542 – 276WC400741	Value £1,200

List of Winning 'Premium Bonds':

194WV639665 1 February 2021 £25.00

Total Winnings **£25.00**

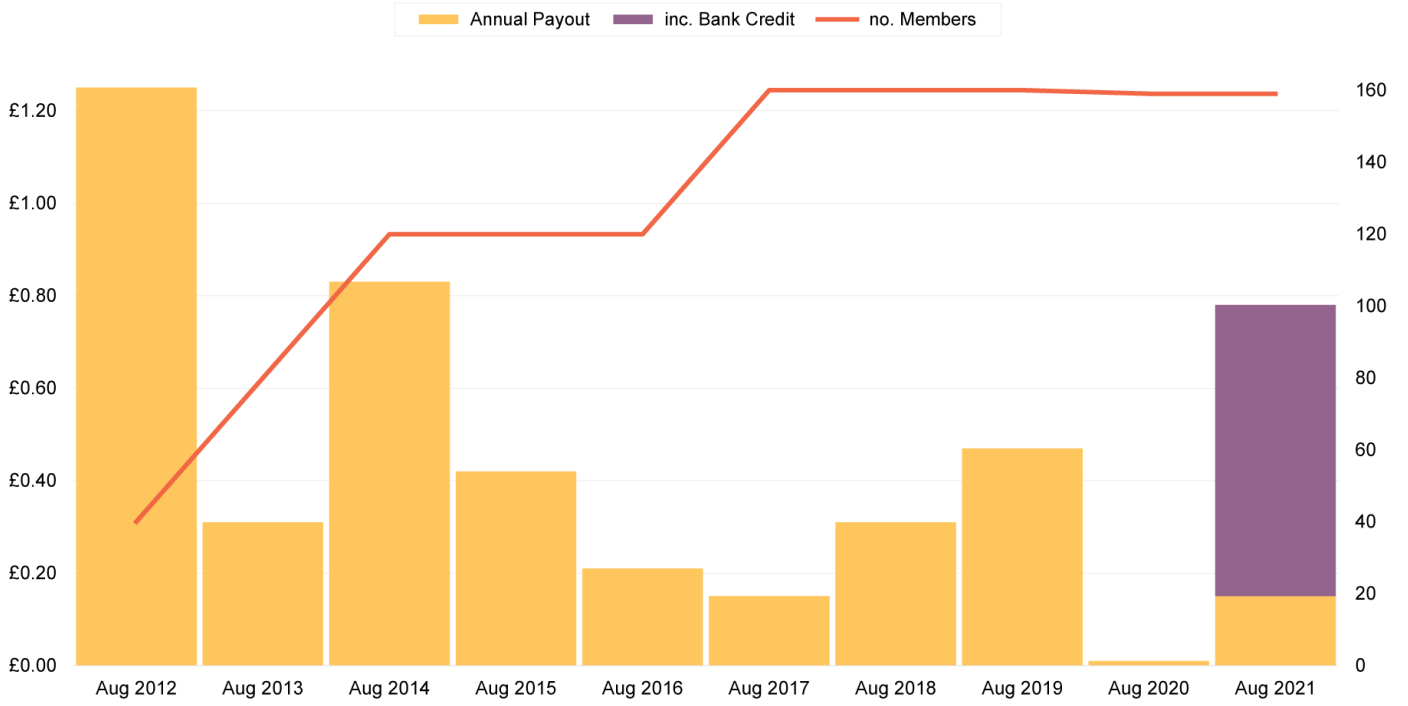
Full Members of The Artists' Bond:

Sam Ainsley (2016), Bruce Asbestos (2011), Hannah Ayre (2016), Jonathan Baldock (2012), Michael Barr (2016), Jordan Baseman (2013), John Beagles (2011), Catherine Bertola (2012), Rebecca Birch (2012), David Blandy (2012), Melissa Bliss (2011), Sandra Bouguerch (2016), Oliver Braid (2011), Neil Bromwich (2013), Jon Burgerman (2012), Martin John Callanan (2012), Alan Campbell (2016), Ruth Catlow (2013), Veronique Chance (2016), Hamish Chapman (2016), Mike Chavez-Dawson (2011), Gordon Cheung (2013), Paul Chisholm (2011), Gayle Chong Kwan (2012), Elly Clark (2013), Ruth Claxton (2011), Susan Collis (2011), Rowena Comrie (2016), Hannah Conroy (2011), Rhys Coren (2011), Nina Coulson (2011), Alison Craighead (2011), A David Crawforth (2012), Anne Cresswell (2016), Anne-Marie Culhane (2013), Karen Cunningham (2016), Holly Darton (2013), Joanne Dawson (2016), Michael Day (2013), Helen de Main (2016), Michelle Deignan (2013), Aideen Doran (2016), Sarah Doyle (2011), Rachel Duckhouse (2016), Gair Dunlop (2011), David Eckersley (2012), Katie Eyre (2016), DeeJ Fabyc (2012), Graham Fagen (2013), Simon Faithfull (2012), Jeanie Finlay (2011), Alec Finlay (2016), Sarah Forrest (2013), Anna Francis (2011), Marc Garrett (2013), Joseph Gerhardt (2013), Belinda Gilbert Scott (2016), Thomas Goddard (2013), Katie Goodwin (2012), S Mark Gubb (2011), Sally Hackett (2016), Neil Hamon (2012), Marianne Holm Hansen (2012), Ellie Harrison (2011), Lucy Harrison (2012), Emma Hart (2012), Reuben Henry (2012), Russell Herron (2011), James Hutchinson (2012), Ruth Jarman (2013), Sarah Jones (Merrick) (2013), Tony Kemplen (2011), Dean Kenning (2011), Bryony Kimmings (2012), Gillie Kleiman (2012), Paul Knight (2011), Jane Lawson (2016), Richard Layzell (2013), Kwong Lee (2011), Bob Levene (2012), Anya Lewin (2012), Joshua Lockwood (2016), Ivor MacAskill (2012), Alex March (2016), Sam Mattacott (2016), Peter McCaughey (2011), Ruth McCullough (2011), Jordan McKenzie (2012), James McLardy (2016), Samuel Mercer (2011), Mitch Miller (2013), Rachel Mimiec (2016), Jason Minsky (2012), Ilana Mitchell (2012), Andrew Mottershead (2011), Liz Murray (2011), Hayley Newman (2011), Janie Nicoll (2013), John O'Shea (2013), BD Owens (2016), Steven Paige (2012), Mathew Parkin (2013), Richard Parry (2013), Yuri Pattison (2013), Mick Peter (2013), Benedict Phillips (2013), Trevor Pitt (2013), John Plowman (2013), Adele Prince (2011), Paul Ramsay (2016), Chris Rawcliffe (2012), Charles Richardson (2016), Kate V Robertson (2013), Sian Robinson-Davies (2013), John Rogers (2012), Melanie Rose (2013), Niki Russell (2012), Ailie Rutherford (2016), Maayke Schurer (2011), Rosalie Schweiker (2016), Scottee (2016), Louise Scullion (2016), Vanessa Scully (2016), Liam Scully (2016), Rajni Shah (2012), Annabelle Shelton (2012), David Sherry (2013), Jamie Shovlin (2012), Naomi Siderfin (2016), Daniel Simpkins (2011), Ross Sinclair (2016), Sarah Sparkes (2013), Emily Speed (2012), Elaine Speight (2011), Pernille Spence (2013), Alexander Stevenson (2013), Sinta Tantra (2013), Joanne Tatham (2012), Shireen Taylor (2012), Fern Thomas (2013), Charlotte Thomas (2012), Nick Thomas (2016), Jon Thomson (2011), Marek Tobolewski (2011), David Turley (2016), James Unsworth (2016), Clara Ursitti (2016), Julia Vogl (2013), Zoe Walker (2013), Cecilia Wee (2012), Rich White (2011), Penny Whitehead (2011), Andy Wicks (2016), Daniel Williamson (2012), Jonny JJ Winter (2012), Ben Woodeson (2011), Dawn Woolley (2013), Caroline Wright (2011), Jian Jun Xi (2011)

Honorary Members:

Clare Thornton (1970 – 2019, joined The Artists' Bond in 2013)

The Artists' Bond: 10 Year Performance



Ms Eleanor Harrison

Sent by email to: ellie@ellieharrison.com

Customer Response The Co-operative Bank p.l.c
2nd Floor
Balloon Street
Manchester
M60 4EP

Tel: 0800 840 4986

Tel: 0343 208 7391

We're here from 9am - 5pm
Monday to Friday

co-operativebank.co.uk

Our Ref: 1683854

Date: 11 December 2020

We've finished looking into your complaint

Dear Ms Harrison

ACCOUNT NUMBER: 089299 XXXXXX45 00

Thanks for taking the time to talk to me today about concerns; I'm sorry you've had cause to complain. Thanks for taking the time to talk to me today.

I understand you're unhappy that since we migrated your accounts to the new version of our Business Online Banking, the beneficiaries have now been deleted. You're also unhappy with the call waiting time and the length of time it took for you to access your account online.

We're really sorry to hear that you're unhappy

Firstly, I'd like to apologise for the length of time you've recently had to queue when you've called our Contact Centre. Unfortunately, calls to our Customer Services Team can at times, take longer to answer than usual at the moment. We've been experiencing higher call volumes and we're operating with reduced staffing levels due to Covid-19. We're trying our best to keep call wait times to a minimum and I can assure you that no call goes unanswered.

I was disappointed to learn of the length of time it took for you to be able to access your account online, as you're now aware, this was due to a technical error which occurred following the migration to our new online platform. I appreciate the inconvenience this caused and I was pleased to see that your online access has now been reinstated.

Finally, I'd like to offer my sincere apologies that the beneficiaries weren't transferred across to our new platform. I can confirm that this was due to an IT issue but as discussed today, I'm pleased to confirm that these have now been added on. As you're aware, it can take up to 3 hours for you to be able to see them. Please call me on the above number if you remain unable to access them after this time.

As this is clearly a bank error, I've upheld your complaint and I've arranged to credit your account with £100 in recognition of the distress and inconvenience we've caused you.

I apologise for the trouble we have caused you. We want to do the best we can for our customers and I am sorry that on this occasion we have let you down. I hope that in the future you will receive a level of service more in keeping with your expectations

Your options now

I've looked into everything you mentioned, and I've reached my decision based on that. But if there's anything you haven't told us about, please let me know. Call **0800 840 4986** or **0343 208 7391**.

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 as a result of exceptional circumstances.

For more information about the Financial Ombudsman Service, please visit <https://www.financial-ombudsman.org.uk/publications/ordering-leaflet/leaflet>. We can also provide you with a hard copy of the Financial Ombudsman Service leaflet on request.

Yours sincerely

Ruth Walsh

Customer Resolution Investigator
Customer Response
On behalf of The Co-operative Bank p.l.c.

Ms E Harrison's balance

£4,800

Holder's number

424505546


Holding details

Nickname 

The Artists' Bond

Balance

£ 4,800

Nominated account 

THE CO-OPERATIVE BANK PLC **0645**

Available 

£ 4,800

Prize payment

Pay to nominated account

Paperless?

Yes

Prize notification

Email

Change details

Cash in

Buy more



It can sometimes take a few days for transactions to show in your account. [Find out more](#)

Prize history

Draw date	Bond number	Prize value
February 2021	194WV639665	£25
April 2019	276WC400691	£25
March 2019	194WV640141	£25
December 2018	209PG254011	£25
May 2018	209PG254126	£25
December 2017	183EY924245	£25
February 2017	276WC400434	£25
August 2016	183EY923737	£25

Transaction history

Bond record

08085 007 007 Calls from within the UK are free

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