

The complaint

Mr C is unhappy about Bank of Ireland UK Plc (BOI) not sending his bank account statements in large print as he has requested.

What happened

Mr C pointed out that this has been an ongoing issue for quite some time. Mr C needs his statements to be in large print due to his eyesight issues. And Mr C has previously had complaints about this problem upheld by this service. BOI apologised for the issues this time and said there had been some problems due to its new systems. Mr C told BOI he wants large print statements and he wants BOI to also produce any statements that it missed sending in large print too.

BOI said that the process was unfortunately manual and this did cause issues from time to time. It said there wasn't any alternative solutions to the process it follows but it's working towards a more suitable arrangement in the future. It apologised and offered Mr C £250 in compensation for this, in recognition of the errors made on this occasion. BOI said over the two complaints it has now paid Mr C £500 in total for the difficulties it caused him. Mr C didn't accept this £250 and brought his complaint to this service.

Our investigator didn't uphold the complaint. He said BOI generally had managed to provide the statements in a way that suited Mr C. But he accepted on a couple of occasions the process had gone wrong. Our investigator said it wasn't ideal BOI hasn't created a permanent fix yet. But he felt with the £250 compensation offered was a fair and reasonable outcome in the circumstances.

Mr C didn't accept this and asked for his complaint to be passed on 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.

What I have to consider is if BOI has fairly and reasonably dealt with Mr C's complaint. And I can understand that Mr C just wants the bank to put this right for good.

Mr C has been clear with BOI regarding his individual needs. There is no doubt BOI are aware of the need to produce Mr C's bank statements in large print. BOI said it has a record of this noted on Mr C's account. It's clear that most of the time the process works but there have been occasions when things have gone wrong and this has led to Mr C having to complain to get things put right again. Mr C's request to get large print statements including any missing statements in the same format is perfectly reasonable.

It's clear that BOI is trying to process Mr C's statements in the way he would like. I accept that it is having to follow a manual process which may well be labour intensive and time consuming. But it is a perfectly valid and reasonable request from Mr C. The fact that BOI

hasn't resolved this issue through updated systems shouldn't impact on Mr C getting the large print statements he wants. BOI has said it is trying to ensure it follows the same process to be certain Mr C gets what he needs each time a bank statement is sent out to him. BOI said it has checked with Mr C's branch to make sure the statements will go in the correct format until such time as BOI has a permanent system in place to deal with this automatically.

There is a record of a couple of the bank statements not being delivered in the large print way that they should. But BOI has apologised and I think the offer of £250 compensation for the issues caused is reasonable in the circumstances.

My final decision

I don't uphold this complaint.

I make no further award against Bank of Ireland (UK) Plc.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr C to accept or reject my decision before 4 August 2023.

John Quinlan
Ombudsman