

The complaint

Mr B complains that the adjustments TSB Bank plc put in place to support his visual impairment are disadvantaging him.

What happened

By way of background, Mr B requires his statements in larger print due to a visual impairment. TSB use a relevant charity to reprint the statements and forward them to their customers.

Mr B received his bank statement from TSB in a plastic wrapper (much as a magazine would be sent) but with a cover sheet so only the name and postcode were showing. Mr B was unhappy that his statement was sent in this way rather than in an envelope marked Private and Confidential and also, that by using the charity, there was a delay in him receiving his post. Mr B believes TSB's processes are discriminatory because he's being treated differently to other customers. Mr B also feels the complaint response timescale is too long.

TSB replied but didn't feel it'd done anything wrong. It said it didn't send statements in envelopes marked Private and Confidential because that could indicate it contained sensitive information. TSB went on to say that it sent correspondence to the charity where there were special requirements needed for blind or partially sighted customers. Although this may mean there is a slight delay in information being received, it didn't feel this unfairly disadvantaged Mr B. Finally, it said the response timescales for complaints were set by the Financial Conduct Authority (FCA) and it had to comply with them. Mr B remained unhappy and so referred his complaint to us.

One of our investigators reviewed Mr B's concerns and concluded that TSB didn't need to do anything further. They said TSB was correct in saying the complaint timescales were set by the FCA and as it had made a business decision to ask a charity to handle its post to partially sighted and blind customers, we couldn't interfere with that. But they did confirm TSB didn't send any statements in Private and Confidential envelopes and although there may be a delay in post being received, this was because TSB were ensuring mail was received in an appropriate way. Mr B disagreed with our investigator and asked for his complaint to be considered by an ombudsman. So, it's been passed to me to decide.

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.

I appreciate the depth of feeling Mr B has over this matter and I understand his concerns.

However, having reviewed all the evidence in detail, I'm sorry to disappoint Mr B but I won't be upholding his complaint. I'll explain why.

TSB took a commercial decision to ask a charity to handle its written correspondence to visually impaired customers. That's a decision it's entitled to make as a business and one that I can't interfere with. But what I can look at is whether TSB dealt with Mr B in a fair and reasonable way.

Mr B has asked TSB to correspond with him in a certain way because of his sight impairment. From what I've seen, TSB is doing this. But Mr B is unhappy that his correspondence may be delayed by having to be sent to a charity before being sent to him. I understand this concern. It seems to me that although there is in all probability a delay in Mr B receiving his statement, the benefit is that Mr B receives his statement in a way that meets his needs. So, on balance, I believe the benefit to Mr B outweighs the potential downsides and therefore, I don't think TSB is treating him unfairly here.

Mr B has also queried why some letters are sent to the charity and others aren't. TSB has said auto-generated letters are sent to the charity whereas individual items can be amended by the writer. Mr B doesn't think that's right. I've considered whether what TSB is doing is fair and reasonable. I've concluded it is. I say that because if there is a volume of mail that needs to be adapted, it could make financial and economic sense for this work to be outsourced to another business with the necessary expertise rather than doing it in house. For one off letters however, the writer of the letter/e-mail can adapt the communication to reflect what the customer needs. I think that's a proportionate approach in the circumstances.

Mr B told TSB he wants his statements to be sent in an envelope marked Private and Confidential. TSB say they don't send any statements that way. That's their commercial decision, but I've then considered whether it's fair and reasonable in the circumstances here. TSB's argument is that sending post in envelopes marked that way could indicate there's sensitive information inside. That seems to me to be a reasonable argument and it follows that I don't think TSB has treated Mr B unfairly or unreasonably.

Mr B finally was concerned at the response timescales for complaints. He felt these were too long. I can confirm the timescales are set out by the FCA in the Dispute Resolution Rules (DISP). These say a complaint should be acknowledged within five days, an update given after four weeks and either a final response or authority to have the case referred to the ombudsman service within eight weeks. I can see that TSB has worked within these timescales and therefore hasn't done anything wrong.

Mr B says he feels TSB has discriminated against him given the problems he's experienced. I can understand why Mr B feels this way but having looked at all the evidence I don't think TSB has done so. Nor do I think TSB has acted unfairly or unreasonably. I hope that it helps Mr B to know that someone impartial and independent has investigated his concerns.

Based on all the above, I don't find TSB to have made a mistake here and so I won't be asking it to do anything further.

My final decision

My final decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B to accept or

reject my decision before 23 May 2024.

Stephen Farmer
Ombudsman