

The complaint

Mr U complains Clydesdale Bank Plc trading as Virgin Money ("Virgin Money") removed online access to his credit card account and made mistakes when making reasonable adjustments to allow him to access account information.

What happened

Mr U says that after he opened his credit card account Virgin Money removed online access for these accounts and instead customers had to use an app. Mr U said his visual impairment meant he couldn't view and check his statements before payment as he couldn't view them on the app. He also said that despite his requests for statements in large print - and assurances from Virgin Money that these would be sent they hadn't arrived. So, he brought the matter to us.

Virgin Money upheld part of the complaint and sent a Final Response Letter on 8 February 2023 during our investigation.

It said by the time Mr U opened his account it no longer offered online access for credit card accounts. Instead, account information was accessed via its app. It didn't uphold the part of Mr U's complaint about online access. Whilst Virgin Money agreed using the app may not be easy with visual impairment it suggested use of a feature that would allow Mr U to email his statements to his personal email and then view them on a computer and enlarge them on a desktop screen to suit his needs.

It upheld his complaint about statements and letters being sent in standard sized format. Virgin said, although their records showed it set his records for information to be in large print on 11 June 2022, it upheld this complaint based on his testimony. Virgin said it had requested and sent historical statements from opening to December 2022 in large font. It also upheld his concerns about calls, namely the way Mr U was dealt with on 8 September 2022, the amount of time he'd spend on calls and that he didn't receive a call back as he'd been promised. Virgin Money apologised and offered Mr U compensation of £150 partly as goodwill and for the distress and inconvenience he'd suffered.

Our investigator upheld the complaint. He thought, although there was a work around for Mr U to viewing his statements on a computer, Virgin had continued to send them in regular sized text despite Mr U's request for them to be posted in large font. He thought Virgin Money should increase its offer to £300 for the impact this has had on Mr U and send out the requested statements in the required font size.

Virgin Money didn't respond and Mr U didn't agree with the decision. He asked for the matter to be reviewed by an ombudsman. He thought the investigator hadn't taken into account the practical financial implications or the emotional and psychological impact of the banks failings when reaching his 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.

Firstly, I should make it clear that the role of the Financial Ombudsman Service is to resolve individual complaints and to award redress where appropriate. We are an informal and independent dispute resolution service, not a consumer protection service.

Mr U's asked to speak with me before I reached my final decision. I've considered this but I didn't think this was necessary. I fully understand the things he's unhappy with and there's enough information for me to fairly to reach a final decision.

It seems to me there are two main aspects to Mr U's complaint. Firstly, the issue of how he views statements online. Secondly the issue of letters and paper statements being sent in a larger font.

Viewing statements online.

There's some dispute over whether when Mr U opened this account, he'd have online access. He thinks this was offered; Virgin Money say it wasn't. Whether it was offered or not, I think, at the heart of the matter is *how* since March 2021 he's been able to get such information. The app is now and has been substantially the only way Mr U and any customer can access online information about their credit card account with Virgin Money. I appreciate this is of no value to Mr U to check the transactions each month before payment. But I think the work around suggested by Virgin Money is a reasonable one. And one by which Mr U could have online access via a larger screen. So, I don't propose to ask them to take any further action on this point

Issuing letters and statements in large font

I'd normally be satisfied with internal records - like those Virgin sent to us on 9 February 2023 - showing a large print marker on a customer's record and notes recording that back copies of statements, using this marker, have been ordered and sent on 7 and 8 December 2022. But I've also seen several photos from Mr U of both the covering letter dated 15 December 2022 and a selection of the statements themselves which clearly show them in standard sized font. So, it seems to me something has gone wrong.

It's also clear, from more photos sent to us by Mr U, that paper statements and covering letters generated *after* this December call *and* the FRL - on 28 February 2023 - were sent in standard font. Whatever the reason for this it must be very frustrating for Mr U after raising this several times and being reassured it would change to, yet again, receive this.

So, like the investigator I think Mr U should be compensated for these failings and the £150 offered doesn't go far enough. The recommended compensation of £300 seems to me a reasonable response for the impact of these mistakes and the sort of award I'd have suggested had it not been offered. Virgin Money must also send Mr U the previously requested statements in the required font size. From Mr U's recent email on 1 May 2023, it seems this still hasn't been done by Virgin. And that's despite the investigators view being sent on 24 March 2023. So, I'm going to stipulate this should be done within 14 days of the date of this decision.

Putting things right

Clydesdale Bank Plc trading as Virgin Money must send Mr U copies of his monthly statements in large font from March 2021 to date, within 14 days of the date of this decision. Clydesdale Bank Plc trading as Virgin Money should also pay Mr U £300 compensation.

My final decision

My final decision is that I uphold part of this complaint. Clydesdale Bank Plc trading as Virgin Money must send Mr U copies of his monthly statements in large font from March 2021 to date, within 14 days of the date of this decision. Clydesdale Bank Plc trading as Virgin Money should also pay Mr U £300 compensation.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr U to accept or reject my decision before 5 July 2023.

Annabel O'Sullivan
Ombudsman