

## **The complaint**

Ms S has complained that Barclays Bank UK PLC (“Barclays”) sent her monthly bank statements in small font, then Braille, rather than in large print as requested.

Ms S has said that she’d previously complained to Barclays about it sending statements to her in the wrong font size and, after referring her complaint to the Financial Ombudsman Service, she thought the issue had been rectified. But Ms S says that since that complaint was resolved, she started to receive her bank statements in small print and then Braille.

Ms S doesn’t think that the £100 Barclays paid to her to apologise for the mistake is enough compensation.

Ms S also says she found it difficult to complain to Barclays, as she was on the phone for an hour and half. Ms S says Barclays was being obstructive and said it couldn’t start the complaint process for her.

## **What happened**

Barclays issued its final response letter on 27 January 2023 and apologised to Ms S. Barclays said it was unable to establish why bank statements were being sent to her in small print and then more recently in Braille, and confirmed that its records showed that Ms S was registered to receive correspondence and statements in large print. To apologise for the inconvenience caused to Ms S, it paid Ms S £100 compensation.

Ms S referred her complaint to our service. One of our investigators asked Ms S to provide a copy of the bank statements that she had received in Braille. Ms S provided a document that she’d received that was in Braille. After this was document was translated and shared with Barclays, it seems that the letter related to a default notice that had been issued in relation to a credit card account that Ms S has – rather than about the current account that Ms S has complained about.

After looking into matters further, it transpired that although Barclays had correctly recorded Ms S to receive correspondence and bank statements in large print on its systems, the systems used by the department that actually sends out the bank statements were ‘incorrectly mapped’. This meant that a request to send bank statements in large font were instead being sent out in Braille.

Barclays apologised for the error and confirmed that it had taken steps to look into the matter further and to get it rectified. Barclays also agreed to pay Ms S a further £300 in compensation. Our investigator thought that the additional amount of compensation offered by Barclays was reasonable.

Ms S disagreed with the investigator’s assessment, so the matter was referred for an ombudsman’s decision.

Since referring her complaint to this service, I understand that Ms S is also having similar problems with her credit card account, whereby Ms S says she is receiving letters about that account in the wrong format as well. But as the Investigator explained, that would need to be looked into separately to this complaint.

## **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.

Having reviewed everything, I think that what Barclays has offered is fair and reasonable in the circumstances of this complaint.

I note that Ms S has previous issues with Barclays sending her documents in an incorrect format. So in the circumstances, I can see why it would've been very frustrating for Ms S when she started to receive the bank statements in standard size font again and then in Braille, when she had requested them to be sent in large font and the matter had already been investigated.

Following the evidence that Ms S sent our service, we arranged for the Braille document to be translated and shared this with Barclays so that it could investigate matters further. Barclays said that although it has Ms S registered to receive large print for both correspondence and statements (and has provided evidence to show that is the case) for her current and savings account, it identified a specific system issue in the department that sends out the statements.

Barclays says it arranged for this matter to be looked into and says it has since been rectified. Ms S has not said that she has received anything in Braille since then. So based on the information that is available to me, it seems that this specific matter (regarding it incorrectly sending documents in Braille) has now been resolved.

I note that Ms S has mentioned the Equalities Act 2010 and points out that Barclays is obliged to make reasonable adjustments for her circumstances. Having looked through the evidence that Barclays has provided, it seems that Barclays had registered the adjustments needed for Ms S's circumstances i.e. to send out documents in large font. So it's not clear now why Ms S started receiving her bank statements in standard size print again, when she says that the matter appeared to have been rectified following her previous complaint. And in terms of the statements being sent in Braille, it seems that Barclays was making (or least attempting to make) reasonable adjustments for Ms S' circumstances. But it is the case that, due to a technical glitch that Barclays seems to have previously been unaware of, it was unfortunately making the wrong adjustments for Ms S.

I recognise that this matter has been greatly frustrating for Ms S. And in addition to the £100 that Barclays has already paid to Ms S regarding this issue, it has since agreed to pay Ms S a further £300, because of its failure to send bank statements to Ms S in large font. Therefore, this would bring the total amount of compensation to £400.

Matters of compensation can be subjective, and I'm aware that Ms S feels that a much higher award of compensation is merited here. But the additional £300 that Barclays has agreed to pay does feel fair to me, in consideration of all the circumstances of this complaint. I can confirm that it's commensurate with what I may have instructed Barclays to pay to Ms S had it not already offered to do so.

In arriving at this position, I've considered the impact the issue has had on Ms S, including that this was not the first time she had to deal with such matters. So I recognise it would've been frustrating to be experiencing such issues again. However, I'm also mindful that whilst it would've been frustrating for Ms S to not be able to read the statements being posted to her, due to them being in the wrong format, she was fortunately still able to access her account and make transfers through mobile banking.

Ms S has said that she is unhappy with how Barclays dealt with her complaint. In particular, Ms S says that she was on the phone for a long time and felt that Barclays was trying to get the complaint closed rather than it being looked into. Unfortunately, complaint handling in

itself is not an activity that our service is generally able to consider, so I can't comment on this aspect of her complaint.

Finally, I note that, since Ms S referred this complaint to the Financial Ombudsman Service, she has raised further concerns about her credit card. Looking through what she has said, those concerns look to be about her credit card account and the correspondence she has received about it also being in the wrong format. As those concerns are about a different product, I agree with the investigator that those concerns would need to be looked into separately to this complaint.

### **Putting things right**

To put matters right, in addition to the £100 that Barclays has already paid Ms S, I require Barclays to pay Ms S £300 for the distress and inconvenience caused to her in this matter.

### **My final decision**

Because of the reasons given above, I uphold this complaint and require Barclays Bank UK PLC to do what I have outlined above, to put matters right in full and final settlement of this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms S to accept or reject my decision before 30 November 2023.

Thomas White  
**Ombudsman**