

## **The complaint**

Mr C is blind and complains that Tesco Personal Finance PLC, trading as Tesco Bank (who I'll call Tesco) have failed to make reasonable adjustments so he can use his credit card online and accrue Clubcard points.

## **What happened**

The details of this complaint are well known to both parties, so I won't repeat them again here. Instead, I'll focus on giving my reasons for my 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.

I agree with the investigator's opinion. I'll explain why.

Where the information I've got is incomplete, unclear, or contradictory, as some of it is here I have to base my decision on the balance of probabilities.

I've read and considered the whole file, but I'll concentrate my comments on what I think is relevant. If I don't comment on any specific point it's not because I've failed to take it on board and think about it but because I don't think I need to comment on it in order to reach what I think is the right outcome.

Mr C needs to be able to access his long card number, expiry date, and the card's three-digit security code (CVV) so he can make online purchases. He also needs his Clubcard number so he can earn points on his shopping. He's unable to read those details from the paperwork Tesco send to him but by using an app he can read emails and information online using software that converts text to speech.

I'm required by DISP 3.6.4R of the Financial Conduct Authority's (FCA's) Handbook to take into account the relevant, laws and regulations; regulators rules, guidance, and standards; codes of practice and, when appropriate, what I consider to have been good industry practice at the relevant time.

The Equality Act (2010) is the relevant legislation here. That says a person must not be treated less favourably because they have a disability. Only a court can decide whether Tesco have breached that Act, but I need to take it into account when I decide if the business have been reasonable in their approach.

I don't think Tesco have been reasonable here as I don't think they have made reasonable adjustments to help Mr C access their services. I think that places him at a disadvantage when compared to their other customers who can use their cards online and earn points.

Tesco have explained that they can send information in braille but as Mr C can't read braille that doesn't help here. They have also explained that they can send audio CD's but as it seems unlikely their staff would have access to the CVV, it appears that couldn't be included. Mr C has understandable security concerns about sharing his card details with other people so they can read them to him, so that doesn't appear to be a reasonable option either. But Mr C has explained he is able to use other cards issued by other creditors, so it seems a solution is possible.

It's for Tesco to find a reasonable adjustment that means Mr C isn't disadvantaged. I can't tell them to change their systems, but they do need to fully engage with Mr C and find a solution.

I think their failure to do so has caused Mr C some distress and inconvenience. He's had to escalate his complaint to this service and has been unable to use his credit card or benefit from points he could have accrued on his Clubcard. I think Tesco should pay Mr C £200 to compensate him for the distress and inconvenience he's experienced.

With regard to Mr C's problems using his Clubcard, Tesco have explained that Mr C is able to call them to obtain those details and that seems to me to be a reasonable solution.

### **Putting things right**

I'm asking Tesco to put things right in the way I've set out above and detailed below.

### **My final decision**

For the reasons I've given above, I uphold this complaint and tell Tesco Personal Finance PLC to:

- Liaise with Mr C and make reasonable adjustments to enable him to use his credit card online.
- Pay Mr C £200 to compensate him for the distress and inconvenience he's experienced.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr C to accept or reject my decision before 22 February 2024.

Phillip McMahon  
**Ombudsman**