

## **The complaint**

Miss H complains HSBC UK Bank Plc won't make reasonable adjustments to accommodate customers with visual impairment.

Whilst she brings this complaint with the assistance of a third-party, I will refer to her in this decision because it's Miss H that holds the relevant relationship with the bank.

## **What happened**

A summary of what happened is below.

Miss H banks with HSBC and she has a visual impairment. She recently contacted it to ask it to provide written communication in contoured embossed printing tactile reading format, so that she could access the information in a way that would work for her and would work for other customers too.

HSBC said this wasn't something it provided, but set out the alternatives it did provide, such as, large print, Braille, and audio.

Miss H considered the bank's unwillingness to provide correspondence in the way specified unfair and unreasonable. She believed it was guilty of discriminating against customers with disabilities and breaching relevant laws and regulations.

One of our Investigators considered the complaint. But they didn't think HSBC needed to do anymore. They explained, our Service couldn't make a finding on whether there had been a breach of The Equality Act 2010, which was something that had been referred to, because only a court could do that. Though, looking at what the bank offered and its overall explanation, she didn't think it had treated Miss H unfairly.

Miss H didn't agree. She maintained HSBC was discriminating in adopting its stance. She also highlighted the bank could provide the information in the requested format, as the means were commercially available, so there wasn't an excuse.

## **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.

In line with this service's role as quick and informal, I'll be focusing on the crux of the complaint in deciding what's fair and reasonable.

I'm aware from this review that Miss H has complained about correspondence before, but I'm looking at recent incidents.

I'm sorry to disappoint her but I'm not upholding the complaint and for broadly the same reasons as the Investigator.

HSBC is required to make reasonable adjustments for customers so that they aren't

prevented from accessing its services. In this instance, Miss H has requested it issues correspondence in a particular way. I'd expect a bank to consider such a request, which HSBC did. However, it explained this isn't something it currently provides. I don't think there's anything inherently wrong with this, when considering the bank has other systems in place to support customers with visual impairment, which are considered reasonable, for example, it provides larger print, which I see Miss H is set up for.

I realise Miss H feels strongly about this issue and wants the matter considered further. But I'm afraid, there isn't anything I've seen that makes me think the bank is treating her unfairly and that further action is warranted. And like the Investigator explained, it's not for us to make findings on alleged breaches of The Equality Act - because some issues are within the remit of the courts to decide (rather than us). It follows that I won't be requiring HSBC to do anymore to resolve this complaint.

This completes our review.

### **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 Miss H to accept or reject my decision before 14 April 2025.

Sarita Taylor  
**Ombudsman**