

The complaint

Ms S complains Nationwide Building Society (NBS) has stopped sending her statements and correspondence in font size 36.

What happened

Ms S explained she previously had correspondence and statements sent to her by NBS in font size 36. Ms S said this adjustment allowed her to read all banking correspondence herself and manage her own finances. Ms S explained NBS recently stopped sending her correspondence and statement in font size 36. Ms S said she contacted NBS who explained there was a current issue with its systems preventing it from producing documents in this larger font.

Ms S said NBS advised she could go into a branch and someone could read her statements to her, but NBS refused to pay transport costs for this. Ms S also complains the first final response letter she received regarding this was also sent in regular print size so she could not read it.

NBS accepted this change should not have happened and apologised and offered £200 compensation. NBS subsequently wrote a second response going into more detail, it explained it used a third-party to produce statements in font size 36 and this is where the problem had occurred.

NBS explained it was working towards a solution and offered a further £100. It also offered a range of options in the interim, including telephone banking, support in branch, text alerts at certain balances, and a flex account statement in audio format. Finally, NBS also agreed it would manually produce statements in font size 36 and send them securely to Ms S in the interim.

Our investigator thought NBS had done enough and didn't need to take further action. They recognised Ms S had managed her finances independently because of these larger print statements, but thought NBS had offered alternatives and were seeking a resolution. They also thought the compensation Ms S had received was reasonable based on the circumstances.

Ms S disagreed with our investigator's recommendation, explain she believed NBS were breaching legislation by not providing her with accessible statements. Her complaint has therefore been passed to me to make a final 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 appreciate how strongly Ms S feels about her complaint. Although I may not mention every point raised, I have considered everything but limited my findings to the areas which impact the outcome of the case. No discourtesy is intended by this, it just reflects the informal nature of our service.

Firstly, I would like to assure Ms S that I've taken equality legislation into account when making my final decision on this complaint, as it is relevant law, but my role is to decide what is reasonable and fair. Only a court can decide whether the legislation has been breached.

I can appreciate this situation must have been frustrating for Ms S. She appears to have regularly received statements in the format she requested, which meant she was able to manage her finances herself. It is therefore regrettable this situation has occurred.

As our investigator highlighted in their recommendation NBS outlined a suite of solutions in the interim whilst it resolves its issues with its third-party supplier. Most importantly it has confirmed, both to Ms S and our service, it will manually arrange for statements to be sent in font size 36 in the interim.

I contacted NBS to ensure this was the case, they have clarified Ms S will continue to receive statements in font size 20, but NBS will also send statements in font size 36 which it will produce manually. It also explained it had spoken with Ms S recently and agreed to send her credit card statements on a disc, but this was not possible with her regular bank account statements. Unfortunately, NBS didn't provide an answer to when Ms S may start to again receive statements and correspondence as a matter of course in font size 36.

However, I am satisfied it has made reasonable interim arrangements to ensure Ms S receives statements in a format she can use which meet her needs.

I therefore think this is a reasonable and fair solution to the issues. However, as part of my decision is to accept NBS has put in place a solution, if similar issues occur in the future, our service may consider each such instances as a separate complaint. I would like to be clear to both parties, Ms S would be entitled to raise each one with NBS and then with our service if NBS did not resolve her complaint to her satisfaction.

I have carefully considered the compensation NBS has paid Ms S for the issues with her statements. I am satisfied from the evidence I have seen this mistake has caused Ms S some inconvenience and distress and has taken a reasonable effort on her part to resolve. I also accept it was poor customer service from NBS to have provided a final response letter in smaller font, I think this demonstrates they have repeated the errors.

For these reasons I am satisfied there has been some impact on Ms S. I also don't think it is enough for NBS just to apologise and agree it should pay compensation. I have considered the compensation already paid by NBS and, having done so, broadly agree with our investigator's recommendation, and am persuaded this is fair and reasonable and in line with what our service expects in such circumstances.

I understand Ms S has already received the £300, therefore I do not require NBS to take any action and think it has done enough to make amends for the impact of the errors highlighted above. I therefore don't uphold this complaint and trust the interim measures put in place by NBS will suffice until the issues described are resolved.

My final decision

For the reasons I have given, my final decision is I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms S to accept or reject my decision before 7 May 2025.

Gareth Jones
Ombudsman