

The complaint

Mr W has complained that Triodos Bank UK Limited discriminated against him when he applied for an account with it.

What happened

Mr W applied for an account with Triados. As part of this, he was required to take a photograph of himself for ID purposes. But, he was unable to take one that met its criteria, due to his disability, which means he experiences hand tremors.

Triados explained the images were in dark shadow, and Mr W could reapply for an account with photos taken in stronger light. It also said there are adaptive devices available that Mr W could use to assist with the 'selfie' photo.

Mr W explained he can't use an adaptive device.

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'm very sorry to see that the process has been problematic for Mr W. I can understand it would be upsetting and frustrating.

In circumstances where a customer has a disability, I would expect a business to make reasonable adjustments. So, I've considered what would have been possible here. Triados requires a 'selfie' for identification purposes, and I don't think this is inherently unreasonable. But, I'm also mindful that this has meant Mr W has had problems opening an account. So, I've thought about what could be done to enable him to access an account.

I don't think it would be reasonable for me to require Triados to bypass its security measures. It's explained adaptive technology is available, but Mr W has said he can't use it.

But, I do think there are other options available to Mr W. Although it may not be ideal, I feel he could ask a trusted friend or professional to take a photograph for him, for example. This would then enable him to complete his account application – which Triados has explained it still available for him to do.

I feel that this would be reasonable, while also ensuring the security of the account.

My final decision

For the reasons given above, and although the situation is not ideal, it's my final decision not to uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr W to accept or reject my decision before 3 November 2025.

Elspeth Wood
Ombudsman