

complaint

Mr A and Ms C complain about Link Financial Outsourcing Limited (Link) failing to write to them in larger font size. Mr A is visually impaired and had requested, through his debt management company, that all letters are in a larger sized font. He says Link failed to do this.

background

The adjudicator did not recommend the complaint be upheld. He explained that there was not sufficient evidence to show that Link had been made aware of the need to write in larger font until April 2012. Link had amended its correspondence after this date but the adjudicator did not think Link should have done anything different before then.

Mr A and Ms C did not accept the adjudicator's findings and asked for the complaint to be reviewed by an ombudsman. They feel that the evidence provided is sufficient to show that Link was aware of the request for larger print before April 2012.

my findings

I have considered all the available evidence and arguments to decide what is fair and reasonable in the circumstances of this complaint. Having done so, I have not upheld this complaint.

Mr A and Ms C used a debt management company to administer their debts and it also corresponded with Link on their behalf. Like the adjudicator, I am satisfied that Link was aware in April 2012 of the requirement for letters to be in a larger font size. Also, that it has broadly met Mr A's requirements by sending letters in the larger size.

Some of the information from the debt management company also suggests that it asked Link to increase the letter font size before April 2012. Having carefully considered this information, I accept it is possible that the debt management company did ask Link to correspond in a larger font size in 2008 or 2009. However, having considered all that the debt management company, Mr A and Ms C and Link have provided, I am not completely satisfied that Link was made aware before April 2012.

There are some inconsistencies with some of the information provided by the debt management company and I cannot be certain why this is. However, Link's records show that the first it became aware of the request for larger print font was in April 2012. There is nothing in the April 2012 request to suggest that this was an additional request after numerous previous requests. I also see little benefit for Link to not comply with a customer's request for larger print font when a request is made.

On balance, I cannot be certain that Link failed to deal with the request to issue correspondence in larger size font when it was first made aware of the requirement.

I accept that there has been an instance where some correspondence has recently been sent in a smaller font and this will have been somewhat inconvenient for Mr A. I do not however think this should result in an award or payment to Mr A and Ms C.

my final decision

My final decision is that I do not uphold this complaint and I make no award.

Mark Hollands
ombudsman