



Treasury Committee

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Andrew Bailey
Chief Executive
Financial Conduct Authority
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Dear Andrew

In October 2016, my predecessor, Andrew Tyrie, wrote to you regarding access to financial services for consumers with visual impairments, and you replied in February 2017.

Section (20)(6) of the Equalities Act 2010 requires:

“Where a provision, criterion or practice of A's [a company] puts a disabled person at a substantial disadvantage in relation to a relevant matter in comparison with persons who are not disabled, to take such steps as it is reasonable to have to take to avoid the disadvantage.”

“Where the first [section (6) above] or third requirement relates to the provision of information, the steps which it is reasonable for A [a company] to have to take include steps for ensuring that in the circumstances concerned the information is provided in an accessible format.”

The Committee has received correspondence stating that when financial institutions send customers information—both regular correspondence but also promotional material—the details that set out how customers can access the correspondence in an accessible format and who they should contact, is often only included in the small print of that correspondence. Clearly, the provision of this information in a non-accessible format itself is not appropriate.

The provision of such information in an accessible format (the UK Association for Accessible Formats recommend font size 14) must be provided in order for regulated companies to comply with the Equalities Act.

Please can you state whether the FCA has published specific recommendations that specify to regulated companies that they must provide information in accessible formats, and if not, why the FCA has not done so, and what action the FCA will take to correct this matter.

I will be placing this letter and your response in the public domain.

Nicky Morgan

The Rt Hon Nicky Morgan
Chair of the Treasury Committee