



Treasury Committee

House of Commons, London, SW1A 0AA

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Ms Rebecca Hilsenrath
Chief Executive Officer
Equality and Human Rights Commission
Fleetbank House
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23 May 2018

Dear Rebecca

I am writing to you regarding access to financial services for consumers with visual impairments.

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.

I have written to Andrew Bailey, Chief Executive of the Financial Conduct Authority (FCA), who stated that the FCA “do not have legislative powers to ensure that firms comply with the requirements of the Equality Act.” I understand that the Equality and Human Rights Commission (EHRC) does have the power to ensure companies comply with the Act.

Can you set out what work the EHRC has done to ensure that financial services firms do provide information for customers in an accessible format, and what the EHRC intends to do in circumstances where financial services companies are failing to meet their obligations under the Equalities Act?

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

Yours sincerely
Nicky Morgan

The Rt Hon Nicky Morgan
Chair of the Treasury Committee