

The complaint

Mr C complains Sainsbury's Bank Plc continues to fail to provide him with accessible services despite prior assurances that improvements would be made.

What happened

Mr C has an account with Sainsbury's Bank. He's told us he's a deaf customer.

Mr C says he complained to Sainsbury's Bank in 2023 about it having failed to accommodate his communication needs. He says Sainsbury's Bank acknowledged shortcomings on its part, apologised and paid him £150 in compensation. In addition, he says Sainsbury's Bank assured him that it would update his account to reflect the fact that he communicates via British Sign Language interpreters.

Mr C says he attempted to use his card to make two purchases in a shop on 5 February 2025 and that his second purchase was "declined". He says Sainsbury's Bank then attempted to contact him by ringing his mobile phone about the payment, despite knowing that he's deaf and so cannot answer incoming calls. He says he called Sainsbury's Bank the following day – with the help of a BSL interpreter – having had problems getting through. He says he was taken through security and at that point told he'd failed it. He says he was told his account had, as a result, been blocked and that he'd have to call with a security code, which would be sent in the post, in order to get his account unblocked. Mr C says he had to wait over a week for the code to arrive meaning his account was blocked for ten days. He complained to Sainsbury's Bank saying that it was still not accommodating his needs despite the assurances it gave him in 2023 causing him significant distress and inconvenience. Sainsbury's Bank looked into Mr C's complaint and said that one of its agents had incorrectly placed a block on his account having incorrectly concluded that he'd failed security.

Sainsbury's Bank said that this was nothing more than human error on the part of its agent and had nothing to do with Mr C's being deaf. Sainsbury's Bank said that it hadn't made any other errors – its processes meant that it would automatically call a customer's mobile number in the event of its systems detecting a suspicious transaction. Sainsbury's Bank offered Mr C £100 in compensation. Mr C was very unhappy with Sainsbury's Bank's response and so complained to our service.

One of our investigators looked into Mr C's complaint and accepted that one of Sainsbury's Bank's agents had blocked Mr C's account in error. They didn't, however, ask Sainsbury's Bank to do more as they thought the compensation it had offered was fair and reasonable. Mr C didn't agree with our investigator's recommendation, and ultimately asked for his complaint to be referred to an ombudsman. His complaint was, as a result, passed to me.

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.

Last month I issued a provisional decision in which I said that there's no dispute that Mr C's

account was blocked for around ten days because he was incorrectly failed for security and that the key issue was whether this was as a result of “human error” made by one of its agents and had nothing to do with Mr C being deaf as Sainsburys Bank has maintained throughout. In my provisional decision I said that I didn’t accept Sainsburys Bank’s position based, amongst other things, on the note that the agent who failed him for security made. I also said that I didn’t fully understand – given that I felt it was evident from the evidence that Sainsbury’s Bank has sent us that the reasons why Mr C’s account was blocked relate to his deafness - why Sainsbury’s Bank had maintained throughout that his account was blocked as a result of a “human error” and had nothing to do with him being deaf.

Both parties were invited to reply to my provisional decision. Mr C accepted my provisional decision and said Sainsburys Bank should look into a better system for deaf customers. Sainsburys Bank also accepted my provisional decision but said that it didn’t agree with my findings. Rather than treat the complaint as resolved – which I could have done as both parties had accepted my provisional decision – I asked Sainsburys Bank to let me know whether it accepted the explanation it had given was accurate or not. Sainsburys Bank said it didn’t and quoted the complaint notes that we’d been sent saying that these showed Mr C was incorrectly failed for other reasons. Sainsburys Bank said that the way I’d interpreted the agent’s note of the call wasn’t how it was meant.

I’ve considered what Sainsburys Bank has said carefully and, on this occasion, I don’t agree. I’ll explain why.

Having listened to the call that led to Mr C’s account being blocked and the contemporaneous note of the call the agent made at the time – which says “female voice on a male account” after mentioning that Mr C has been failed for security – I remain of the view that the agent in question didn’t read or understand properly the helpful notes Sainsburys Bank in fact has on its systems. I don’t agree that the complaint notes – made almost three weeks later – carry more weight than the original note the agent made or that they show that Mr C was failed for the other reason Sainsburys Bank has suggested. In other words, I remain of the view that Sainsburys Bank failed Mr C for security based on reasons that relate to his deafness. I also remain of the view that this caused him considerable frustration, distress, and inconvenience.

Putting things right

In my provisional decision, I said I was minded to uphold this complaint and require Sainsburys Bank to pay Mr C £ 750 in compensation. I remain of the view that this is a fair outcome – no one has disagreed. So, that's the award I'm going to make.

My final decision

My final decision is that I'm upholding this complaint and require Sainsburys Bank Plc to pay Mr C £750 in compensation in full and final settlement of his complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr C to accept or reject my decision before 10 October 2025.

Nicolas Atkinson
Ombudsman