

The complaint

Mr Y complains that Barclays Bank UK PLC has failed to provide adequate facilities to him as a deaf and disabled person.

I won't be requiring Barclays to take any further action. I have set out why in my decision below.

What happened

- Mr Y has made previous complaints to this Service about Barclays' refusal to correspond by email and its online chat service.
- In November 2024, Mr Y noticed on his app that some of his bank statements had been returned.
- He contacted Barclays through the Relay UK service. This involved an operator communicating between Mr Y and Barclays, reading out Mr Y's typed comments and transcribing what Barclays' adviser said for Mr Y. Barclays said that some statements had been returned, and it needed to check his address. He felt that the call took too long and ended it.
- Mr Y later complained that Barclays had failed to respond to his complaint. And that the use of the Relay UK service wasn't suitable for him as it took too long.
- He also said he needed to withdraw more than the £500 cash limit from an ATM or the Post Office but Barclays wouldn't increase this. His local branch had closed and it was very inconvenient for him to arrange for carers to make two trips.
- He also said he hadn't received some paper statements.
- As Barclays wouldn't allow him to correspond by email or use copy and paste on the chat service, he felt the Relay UK Service was unsuitable for his needs.
- Barclays apologised for not logging the complaint, as the call was disconnected before the adviser could do this. It couldn't raise the withdrawal limit; this was the same for all customers.
- But it did point out that Mr Y had two accounts with a £500 limit on each. It paid him £100 compensation.
- On referral to the Financial Ombudsman Service, our Investigator said that they wouldn't be asking Barclays to do anything different to resolve the complaint.

The matter has been referred to me for an Ombudsman's review.

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.

Firstly, I repeat what our Investigator has told Mr Y. That is that some parts of his complaint have already been decided by an Ombudsman at this service. They are that he can't use email for corresponding with Barclays, and that its online chat does not have a cut and paste facility. In respect of those two issues my Ombudsman colleague said that Barclays had acted reasonably. I'm bound by that decision and those two issues cannot be reopened.

I understand Mr Y's view which is that Barclays has failed in its duty to make reasonable adjustments for him under the Equality Act 2010 (the Act). I've taken the Act into account when deciding this complaint. However, my decision here is based on what I think is fair and reasonable. If Mr Y wants a decision that Barclays has breached the Act, then he would need to go to Court.

failure to deal with the complaint

I've read and considered the transcript provided through Relay UK. Mr Y was frustrated with the length of the call. At the end of it the adviser asked him for details of his complaint, but he thought they already had these. The complaint was not logged. I understand his frustration at this call, though 20 minutes is not over long for a call. Barclays did agree that the customer service could have been better.

When the complaint was first put to ask Barclays, it couldn't find the call, although Mr Y was able to obtain a transcript of it through Relay UK. It appears to have been logged against a number that Mr Y doesn't recognise. I can't account for that but, looking at Barclays' call logs it doesn't seem to have been an issue on other calls. And as he had obtained the transcript himself it hasn't affected our ability to review his complaint.

missing bank statements

It appears that Barclays sent Mr Y statements which were returned to it undelivered. I don't know why that was but I think it was reasonable for Barclays to apply a marker to Mr Y's account and not send any further statements by post until contacted by Mr Y. He became aware of this from his app. Barclays removed the marker and Mr Y should now be receiving paper statements again. If there are any missing, he should contact Barclays.

I see that Mr Y is a frequent user of the app and his statements are available through it so he should be able to see what he needs to work out what paper statements he might need. I think Barclays acted reasonably. Post being returned is a sign that the person has moved addresses, and nobody would want personal information being sent somewhere where they no longer lived.

daily withdrawal limit

Mr Y says that he needs a supply of cash to pay for care facilities to be provided to him. For that reason, he says that he needs to be able to withdraw more than the £500 daily limit. As his local branch has now closed, he can only go to the Post Office, and organising carers for two trips is difficult for him.

It's up to Barclays what withdrawal limits it sets for its bank accounts. This applies to all customers and Mr Y has not been discriminated against.

I have considered whether in respect of not providing an increase, Barclays hasn't made reasonable adjustments to enable their customers with disabilities to access their services. I understand that Mr Y has two accounts with a £500 limit on each. Looking at his accounts,

he mostly seems to withdraw £500 per month from one account and no cash from the other account.

Barclays says that Mr Y can withdraw more cash using both accounts. And transfer between the accounts using the mobile app.

I see from the records that the mobile app was down over a weekend, but this was resolved. And I think that given Mr Y's frequent use of the app, Barclays has offered a reasonable work-around.

problems using Relay UK

Reading Mr Y's submissions, I believe he doesn't like using Relay UK as it takes him too long to go through security make the call. But I've not seen any issues with security. It is just something that has to be gone through and no additional security is required over and above what would be asked for other customers. But I really do understand his frustration with having to type answers which are then relayed to the adviser. However, Relay UK is a generally recognised service which most financial providers are expected to accept calls from.

Barclays has shown us its internal notes for guidance for its staff which have been assessed as complying with the Equality Act. I'm sorry that Mr Y has problems with using Relay UK. I bear in mind Mr Y's proposed solution to this, which is to allow him to use email and/ or use copy and paste in the online chat. But as I've said I can't ask Barclays to agree to that. I think the use of the Relay UK service is a reasonable adjustment for him.

Overall Barclays has paid Mr Y £100 for the poor customer service, in respect of the phone call in November 2024. And in failing to log his complaint. I think that is a fair and reasonable way of dealing with the matter. So I won't ask Barclays to take any further action.

My final decision

I don't uphold the complaint, meaning I don't agree Barclays needs to do anything different to resolve this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr Y to accept or reject my decision before 29 October 2025.

Ray Lawley
Ombudsman