

The complaint

Ms W complains Barclays Bank UK PLC has put unnecessary barriers in her way that hearing people do not face and that its response to her complaint inspires no confidence that she and other deaf people won't face the same issues in the future.

What happened

Ms W has an account with Barclays. She's told us that she's deaf and describes herself that way and not as someone who is hearing impaired.

Ms W received a phone call on her mobile phone. She gave her phone to her wife to find out who was calling her and discovered it was the fraud team at Barclays. Ms W says she asked her wife to tell Barclays to call her back using the video relay service she uses. This would have allowed her to speak to Barclays through a BSL interpreter. She says the agent suggested her wife could act as an interpreter – which Ms W says insulted her dignity and independence – and didn't seem to know about the video relay service she uses. She says the agent then offered a video call – which isn't the same thing – and ultimately said she needed to call back using the video relay services she uses. Ms W did this and says she wasn't able to call the fraud team directly meaning she spent at least twenty-five minutes calling on a general number before speaking to the fraud team. She says the call angered her further too given that the agent wanted, amongst other things, to make sure she wasn't being coerced – questions the first agent was happy to ask her wife. She complained.

Barclays looked into Ms W's complaint and paid her £75 in compensation having agreed that she'd received poor service. In its final response Barclays said that it couldn't make outbound calls using a different well-known relay service but said that its processes were being reviewed and feedback had been sent to the team responsible for improving the services it offers. Ms W was very unhappy with Barclays' final response not least because it contained errors, suggested she call if there was anything further it could do and seemed not to understand that she uses a particular video relay service and not the well-known relay service it mentioned. So, she complained to our service. She said she wanted her case to be considered as a failure to safeguard deaf people as a whole.

One of our investigators looked into Ms W's complaint and explained that as a service our role is to consider individual complaints. Having done so, our investigator agreed that Barclays had made a number of errors in this case and recommended an additional £375 in compensation and that Barclays contact her in the future using the video relay service she uses. Our investigator said that Barclays had updated Ms W's profile so anyone dealing with her account would know she's deaf and not to call her mobile number. Barclays agreed to the additional £375 in compensation. Ms W wanted to know more about how Barclays would use the video relay service she uses to contact her and whether she'd be able to call their fraud team directly going forwards, or if this was something that Barclays was "considering". She also didn't think the compensation reflected the time and distress caused to her and said that she'd like her complaint referred to an ombudsman for a decision. Her complaint was, as a result, referred to me.

Ms W has told us she's has a similar problem since referring her complaint for a decision

suggesting nothing has been done and nothing has changed

In the course of the investigation Barclays confirmed that there was a “disconnect” between what is displayed on its website and the service offered by the video relay service Ms W uses. By this Barclays meant that its website suggests the video relay service Ms W uses can be used to call any of its numbers when in fact it only allows users to call three specific numbers, not including the fraud department. Barclays said this had been raised in the hope of getting further options added to the directory.

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 I was minded to uphold this complaint and require Barclays to pay an additional £375 in compensation. In that decision I said I'd like Barclays to update me on what steps it had taken to improve its processes. Both parties were invited to comment on my provisional decision and both did.

Barclays confirmed that it would be updating its website to make it clear that the video relay service Ms W uses only allows users to call three specific Barclays' numbers and not all of them. Barclays said that the three numbers that can be called are considered priority numbers and are quicker than its normal telephone lines. And that the agents on those numbers are able to route customers to other areas on a priority basis and to do so on the basis of a warm handover. Barclays also confirmed that all of its teams would soon be able to make outbound calls to customers using the well-known relay service it had mentioned. I shared Barclays' response with Ms W.

Ms W said that she still felt Barclays had discriminated against her and that it was continuing to do so. She said she wants Barclays to contact her using the video relay service she uses – in other words, to contact her via a BSL interpreter – and to be able to do the same saying that the well-known relay service it had mentioned involved owning a textphone and typing.

Having considered everything both parties have said, I'm satisfied that the steps that Barclays has taken and agreed to take represent a fair outcome to this complaint. I can understand why Ms W would prefer Barclays to use the video relay service she uses to contact her – rather than the well-known relay service it uses – and can see why the video relay service she uses works better for her. The well-known relay service that Barclays uses is, however, a service that anyone with a mobile phone can use as an app is now available. In other words, it appears to be a service that Ms W can use. So, I don't think this is unnecessarily fair. That doesn't mean that things might not go wrong in the future. If they did, Ms W would be entitled to raise a new complaint. I should add that it's also important to remember that I'm looking into Ms W's complaint about what happened in November 2024 and not what might happen in the future. I don't, therefore, think it would be helpful for me to say more or make any definitive findings on these issues. I should add that Ms W has said that she had another problem in August 2025 and has sent us details. This will need to be dealt with as a separate complaint and is another reason why it's not helpful or appropriate for me to say too much on these issues.

Putting things right

Barclays has agreed to pay an additional £375 in compensation on top of the £75 it has already paid. I consider that to be fair and reasonable, so that's the award that I'm going to make. In addition, Barclays has agreed to update its website to make it clear that the video relay service Ms W uses only allows users to call three specific Barclays' numbers and not

all of them. And has confirmed that all of its teams would soon be able to make outbound calls to customers using the well-known relay service it had mentioned

My final decision

My final decision is that I uphold this complaint and to require Barclays Bank UK PLC to pay an additional £375 in compensation on top of the £75 it has already paid.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms W to accept or reject my decision before 13 November 2025.

Nicolas Atkinson
Ombudsman