

The complaint

Mr M complains that Barclays Bank UK PLC failed to send him documents in large print, despite this being a marker on his record.

What happened

Mr M reported to Barclays that there were fraudulent payments on his account. Barclays asked him to complete a fraud disclaimer form. He already had marked on his record that documents needed to be sent out in large print, due to his disability. However, Barclays sent out the form in regular size print.

As a result, Mr M was unable to dispute the payments. Barclays said that, because his account had been closed, it couldn't proceed without Mr M completing the necessary form. It sent out the form in large print and apologised for not having done this previously. It paid £200 compensation to Mr M.

Barclays later agreed to consider the fraud claim without the disclaimer being completed. It has now reached a legal settlement with Mr M concerning those payments.

On referral to the Financial Ombudsman Service, our Investigator explained that we couldn't consider issues concerning the fraudulent payments. In respect of the failure to send out documents in large print, our Investigator was satisfied that the compensation award in respect of Barclays' error was fair.

Mr M didn't agree, and the matter has been passed to me for an Ombudsman's consideration.

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.

I should clarify first of all that the issue of the fraudulent payments has been settled – both parties have signed legal documentation concerning this. I can't therefore reopen that issue.

As regards the failure to send out documents in large print, I do agree that Barclays was at fault here. It had placed a marker on Mr M's record to do this and as it didn't do so, it failed to make reasonable adjustments for him.

I understand that Mr M feels he should have been able to dispute the payments without having to complete the disclaimer form. And I do note that eventually Barclays did agree the settlement without the disclaimer being signed. However, I think this was an exception to its usual process. And I can't say that Barclays acted unreasonably in requiring the form to be completed in the first place.

I accept that Mr M would have been distressed at not being able to complete the forms. However, I do think that Barclays' payment of £200 was fair and reasonable. I have considered this carefully and I do think that the award is in line with compensation we have

awarded in other cases.

So overall I don't propose to ask Barclays to take any other action.

My final decision

As Barclays Bank UK PLC has paid reasonable compensation, I don't uphold the complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr M to accept or reject my decision before 8 December 2025.

Ray Lawley
Ombudsman