

The complaint

Mr F complains that Barclays Bank UK PLC failed to meet his accessibility needs when wanting to raise a complaint with it, creating unnecessary accessibility barriers for him.

What happened

Mr F says Barclays has failed to provide him with an accessible way to raise a complaint. Mr F has a visual impairment and so asked Barclays to allow him to access the complaints procedure by email. He says Barclays has refused to make this adjustment.

Mr F says he needs this adjustment to allow him to be able to have an accurate record of what was said or claimed on his behalf.

Barclays looked into Mr F's concerns, but it didn't uphold his complaint. It said Mr F had several accessible options to reach it, such as telephone, by post or by visiting a branch.

Mr F remained unhappy, he said he'd seen an email address on the Financial Conduct Authority's website and had contacted Barclays using that complaint email so didn't understand why Barclays couldn't make this an option for him.

Because he remained unhappy, he referred the complaint to our service. He says the option of calling Barclays means he can't keep an accurate record of what was said and if he needs to post a letter or visit a branch he would need to get support from someone else and so he's been put at a disadvantage.

Our Investigator considered the complaint, but she didn't uphold Mr F's complaint. She said Barclays had provided Mr F with adequate access to its complaints procedure, so it hadn't acted unfairly or unreasonably. She also confirmed that the email Mr F had used was an internal email for the Executive complaints team which wasn't in place for general use by the public.

Mr F didn't agree, he's maintained that Barclays complaints procedure lacks transparency and creates barriers. Mr F asked for his complaint to be passed to an ombudsman, so it has been passed to me to make a final decision.

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'm sorry to disappoint Mr F but I'm not upholding the complaint and for broadly the same reasons as the Investigator.

It may help if I start by explaining the role of this service. The Financial Ombudsman Service is an alternative dispute resolution service set up to resolve individual complaints based on what is fair and reasonable in the circumstances of each case. The Financial Ombudsman Service does not fine or punish businesses, or request that businesses change their processes or practices – that is for the regulator, the Financial Conduct Authority, to

consider. So I will only consider here what has happened in the circumstances of Mr F's individual complaint.

When deciding what is a fair and reasonable resolution to a complaint, I am required to take into account any relevant law and regulations; regulators' rules, guidance and standards; codes of practice and (where appropriate) what is considered to have been good industry practice at the relevant time.

I've carefully read all of the correspondence sent to this Service. That being said, my decision won't address every point or comment raised. I mean no discourtesy by this, it simply reflects the fact our Service is an informal dispute resolution service, set up as a free alternative to the courts. So, in deciding this complaint I've focussed on what I consider to be the heart of the matter, rather than considering every issue in turn.

Mr F's complaint is that Barclays have not made reasonable adjustments for him under the Equality Act 2010.

It's not for the Financial Ombudsman Service to judge whether Barclays has breached the Equality Act 2010 – that is an issue for the courts. But, as I've explained, I can take into account any relevant law when deciding whether I think Barclays has treated Mr F fairly and reasonably in the circumstances of this complaint.

The relevant law in this matter is the Equality Act 2010. Under the Equality Act 2010, businesses must take reasonable steps to remove barriers people face as a result of their disability so that, as far as possible, people with disabilities receive the same service as people who don't have a disability and are therefore not placed at a substantial disadvantage. This is known as the duty to make reasonable adjustments.

Barclays is required to make reasonable adjustments for customers so that they aren't prevented from accessing its services. In this instance, Mr F has requested it allows him to raise a complaint by email. I'd expect a bank to consider such a request, which I think Barclays has done. However, it explained this isn't something it currently provides. I don't think there's anything inherently wrong with this, when considering the bank has other systems in place to support customers with visual impairment, which are considered reasonable, for example, Mr F can call it, write to it by post or visit a branch.

I appreciate Mr F doesn't feel this allows him the same access as somebody without a disability like his, but I'd expect Barclays to ensure Mr F isn't placed at a *substantial* disadvantage and I don't think he is. I say this because Barclays has confirmed that Mr F can call it to raise a complaint and as all calls are recorded it can provide him a copy of the call as a record so while it's not exactly what Mr F would like I think it's a reasonable alternative for him in the circumstances.

I realise Mr F feels strongly about this issue and wants the matter considered further. But I'm afraid, there isn't anything I've seen that makes me think the bank is treating him unfairly and that further action is warranted. And like the Investigator explained, it's not for us to make findings on alleged breaches of The Equality Act - because some issues are within the remit of the courts to decide (rather than us). It follows that I won't be requiring Barclays to do anymore to resolve this complaint. I hope that Mr F will understand, given what I've explained, why I've made the final decision that I have.

My final decision

For the reasons mentioned above, I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr F to accept or reject my decision before 4 February 2026.

Jag Dhuphar
Ombudsman