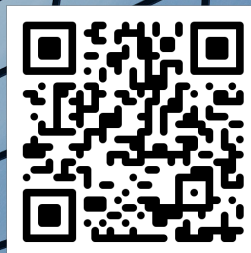


# Access for Deaf Customers in Banking & Credit

**2025 Update on Progress**



Scan me for BSL version

**Not all customers' experiences of the financial services sector are the same: different customers will encounter different challenges and barriers. As financial services providers seek to deliver the right outcome to all their customers, it's vital they recognise these challenges and barriers – whether it's a customer disability, a circumstance that might make a customer vulnerable, or a provider's own assumptions – and take steps to adapt to them.**

[According to the Royal National Institute for the Deaf \(RNID\)](#), around one-in-three UK adults is deaf, has hearing loss or tinnitus – this proportion rises to over one-in-two for people over 55<sup>1</sup>. As the LSB found in our 2023 report, [Access for d/Deaf Customers in Banking & Credit](#), deaf customers or those with hearing loss can encounter myriad difficulties when trying to navigate financial services websites, phone systems or branches that aren't adapted to meet their particular needs. We found, for example, that British Sign Language (BSL)

**"There is a lot of desire to evolve and make a difference. We have stepped forward from 12 months ago."**

**Monmouthshire Building Society**

**"The 2023 LSB report, and the support and guidance of the d/Deaf inclusion industry sub-group, was invaluable in the launch of our BSL video relay service to customers who have difficulty with their hearing."**

**Tesco Bank**

translation services were often unavailable remotely or in branches, with other accessibility tools even rarer. Financial services staff could often be unaware that the customer they were helping might need extra support. Not coincidentally, deaf people weren't always able to record their circumstances with their financial services provider, forcing them to start from scratch in every fresh engagement. The report underscored the importance of lived experience in designing services too.

Since our 2023 report, we have kept track of the financial services sector's progress on delivering better outcomes for its deaf customers. This year, we have worked with the Deaf Inclusion Industry Group, set up alongside our 2023 report and which has grown significantly over the last two years, to undertake a comprehensive survey of the services now on offer to deaf people and the steps the financial services sector is taking to improve its awareness of the challenges these customers face. This Group brings together 34 financial services providers, including high street banks and building societies, digital only lenders, insurers, debt charities and more.

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"We have a partnership with RNID in place and all bank staff now have accessibility to Hearing Loss Awareness eLearning, made in conjunction with the RNID. In 2025, we are introducing Deaf Awareness seminars run by the RNID for all UK bank staff, and BSL for beginners, a course available for all staff to learn basic BSL. We also have a working group that is focusing on three main areas: Organisational Awareness (volunteering, ensuring BSL is visible, embedding hearing loss awareness); Knowledge & Training (line manager training, seminars, BSL for beginners); and Improving our Infrastructure (Fire safety, revisiting recruitment and onboarding procedures, improving HR journeys and reasonable adjustments to ensure colleagues with hearing loss have the best possible support)."

**HSBC UK**

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# Availability of Deaf Accessibility Support

Some basic deaf accessibility services are almost ubiquitous:

## 97%

of respondents offer text relay<sup>2</sup>

## 84%

of respondents with a physical customer presence (such as a bank branch) offer hearing loops<sup>3</sup>

Other services are spreading across the sector too:

## 73%

of respondents offer instant BSL translations into call systems

## 63%

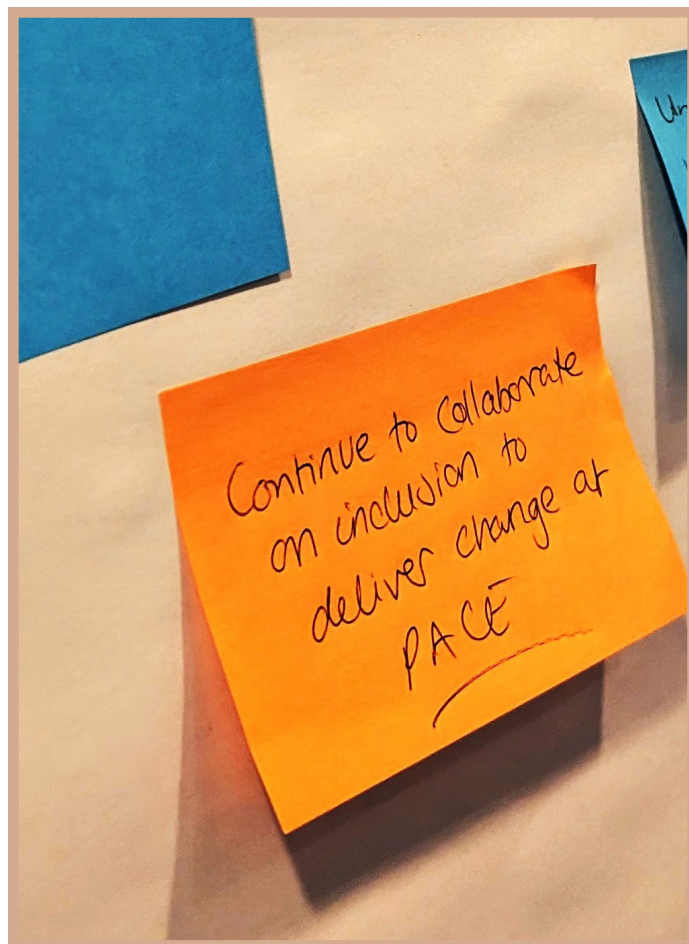
of respondents with branches are able to provide instant in-branch BSL translations

## 50%

of respondents can provide face-to-face BSL interpreters in-branch

## 45%

of respondents offer a Video Relay System (VRS)<sup>4</sup> call-back service



Particular progress has been made on BSL translation:

## 27%

of respondents offering BSL translations into call systems have introduced this service in the last year

## 38%

of respondents offering VRS call-back have introduced this service in the last year

## 7%

of respondents to this year's survey have BSL translation into call systems currently in development

<sup>2</sup> A voice-to-text service

<sup>3</sup> A system which transmits audio signals directly into a hearing aid

<sup>4</sup> A video-based system where an individual and their financial services provider can have a conversation via a remote BSL interpreter

## Lived Experience Matters

It's vital that lived experience plays a part in developing new products and services to ensure these fully meet the needs of those they're intended to support. In this survey, **25%** of respondents who had introduced a new service in the last year included deaf people in this process, and we would expect this proportion to grow in future years.

More positively, **60%** of respondents have a dedicated landing page on their website for deaf or hard of hearing customers which pulls all the information on the support available for them into one place.

## Recording Support Needs

A consistent finding across the LSB's reviews of financial services practices is the importance of customers having the ability to disclose vulnerable circumstances or support needs. There are widespread options for deaf customers to disclose their needs across the sector: **69%** of respondents allow deaf customers to log their support needs through online or in-app chat function, **94%** allow these to be recorded in-branch (where applicable), and **97%** allow needs to be logged through their call systems. Notably, the sector is continuing to invest in supporting self-disclosure: **28%** of respondents are developing tools that would allow customers to self-disclose via apps (currently provided by **38%** of respondents) and **24%** are developing tools for self-disclosure on their websites (currently offered by **52%** of respondents).

Deaf customers are also able to log a range of support needs for in-person meetings: **88%** of respondents allow customers to record that they use a hearing loop, another **88%** allow customers to say they prefer to meet in a quiet place, and **82%** allow the customer to record that they lip-read (and that someone should face them when speaking). Out of a range of support needs included in the survey, only one – a request that an in-branch radio be turned off – could be logged with fewer than half of respondents (**44%**).

Where support needs are logged it's crucial that this information is effectively used and understood by a financial services provider's teams. To this end, there are some encouraging signs that financial services providers are investing in staff training and raising awareness of deaf customers' challenges: **74%** of respondents have communicated internally on deaf accessibility in the last two years, while **67%** have invested in training on deaf customers' needs and **41%** have on-demand content on deaf customers' needs on intranets or similar sites. A further **10%** of respondents have training in development.

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"We have worked with Sign Solutions to help build the understanding of front-line and product design colleagues of the barriers faced by d/Deaf customers."

**Metro Bank**

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"The course was initially started by a team leader in our payments team, to support a deaf member of their team. They were interested in learning sign language in a group setting, as they hadn't learned it before. They found a CPD-accredited course called British Sign Language for All on our learning platform, led by YouTuber Jazzy. Over the course of 12 weeks, we had an average of 10 attendees per session, with some joining in-person from our office locations and others remotely. In each 45-minute session, attendees would watch videos and practise what they had learned.

"At the beginning of each session, the team would greet one another using sign language, creating a collaborative and inclusive learning environment. The feedback from participants has been overwhelmingly positive, and the sessions have fostered a strong sense of teamwork and learning. Looking ahead, our plans are to introduce new learners and go through the videos again. The core group that has completed the first 12-week round will be there to support the new participants as they join."

**Starling Bank**

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## Looking Ahead

The progress on supporting deaf customers in the financial services sector over the last two years has been positive. More and more providers are becoming alert to the unique challenges that deaf people can face, and the sector is taking steps forward on putting in place the tools needed to ensure providers can deliver the right outcomes to their deaf customers. With more tools and support in the pipeline, we look forward to our 2026 update to see what further progress has been made.

So far, awareness across the sector of deaf customers' needs has certainly improved, and the availability of some basic accessibility tools and services is widespread. But continued focus is required to make sure cultural change across the sector is able to embed itself properly.

As we've found across our work on financial inclusion, there is a difference between support being available in theory and it being available in practice. Support needs can be logged, but this won't help a customer if employees don't know to look for this information or how to use it. Similarly, accessibility tools might be on offer, but they can only make a difference to customers if they're in working order and employees know how to use them.

A high proportion of survey respondents have reported investment in staff training; this investment needs to be ongoing and it's important that training reaches as many employees as possible.

"Video Relay was uplifted in 2024 to increase availability, including 24/7 access to our Fraud, Lost, or Stolen service. We also launched Speak Easy, a physical set of cards with simple images and text showing common banking phrases to help anyone with difficulty speaking."

**Nationwide**

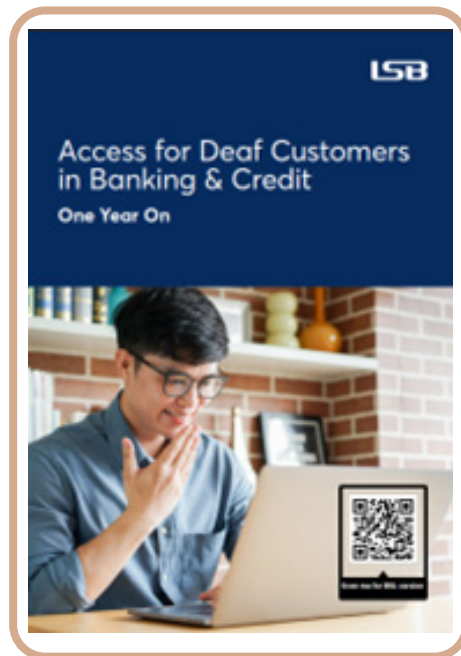
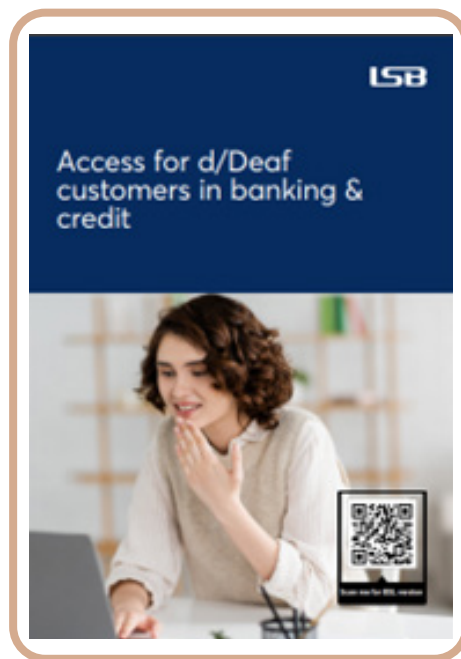


Services like hearing loops or BSL translation might often be in place, but these need to actually function as planned: hearing loops in branches, for example, must be maintained and checked so that they are available to deaf or hard of hearing customers whenever they're required. And while almost all survey respondents allow support needs to be logged through call systems, for example, these call systems need to be accessible to deaf or hard of hearing people in the first place.

Above all, it is crucial that lived experience remains central to the sector's work on deaf accessibility and that, as new tools and services are developed, providers actively seek to engage the views of the people they are trying to support. Engaging directly with the experiences of deaf or hard of hearing people ensures financial services providers can understand where they need to continue to make improvements, or where new services or tools might need to be tweaked. It will also help the sector become more attuned to the differing experiences of deaf or hard of hearing people – the needs of one person who uses a cochlear implant, for example, might not be the same as someone for whom BSL is their first language.

**It's important that the progress made so far is only the beginning of change in the sector – the work is far from over.**

***Read the other reports in this series:***





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"I had longed to learn BSL for a while before this course started, but the opportunity never presented itself. Since starting the course, it has been an absolute joy from the very first second. It has vastly increased my confidence in communicating with other people, both verbally and using basic signs, in person, but especially virtually to a group.

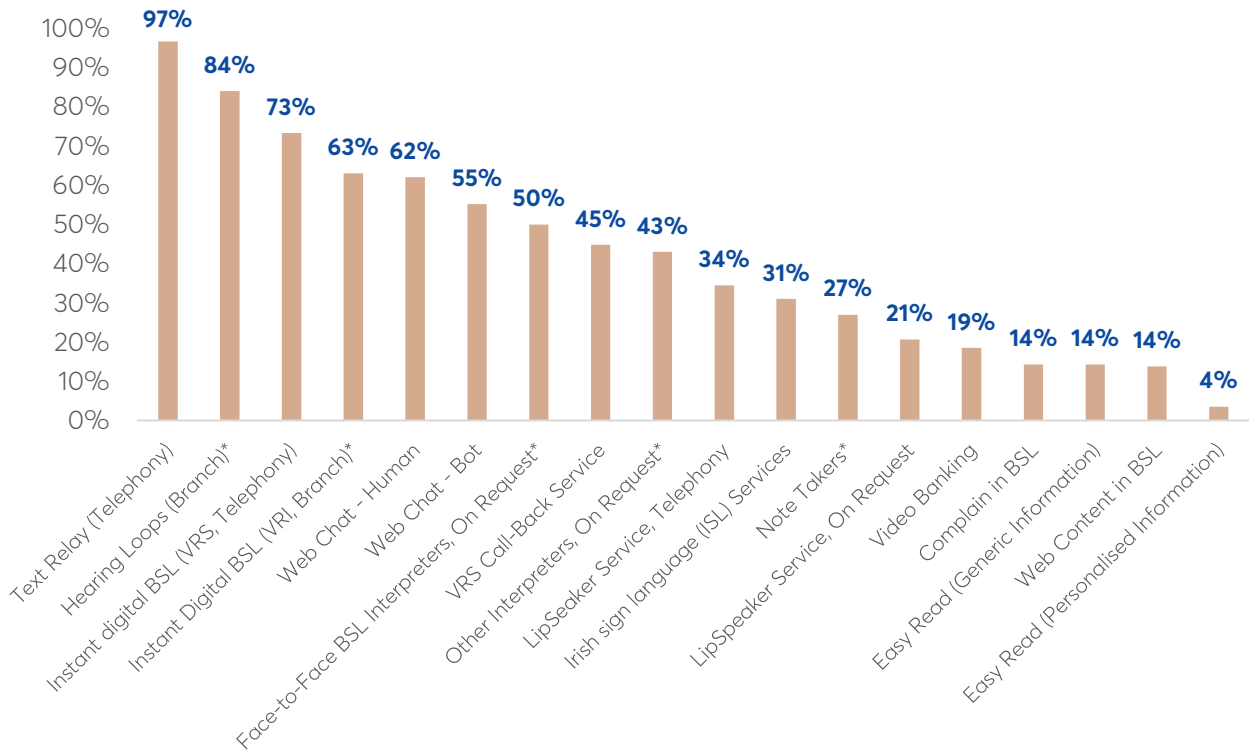
"One of the main reasons for learning BSL was to help bridge the communication gap between myself and my nephews and nieces, whom I have great difficulty in understanding. Lip-reading children speaking is a whole different ball game compared to adults, and has been something I felt was an impossibility. Since starting the course, I have passed on a few helpful phrases in BSL.

"It has also been really good to share my personal experiences as a deaf person, both the disability side and the chronic condition side. I feel that sharing this information has made me feel less alienated and more connected with people, especially the BSL group. Every participant is incredibly welcoming and accepting, and their desire to learn BSL has been inspiring. I couldn't ask for a better group to be learning with. I am extremely grateful that this course exists and may it continue for as long as possible!"

**Payments Administrator Colleague, Starling Bank**

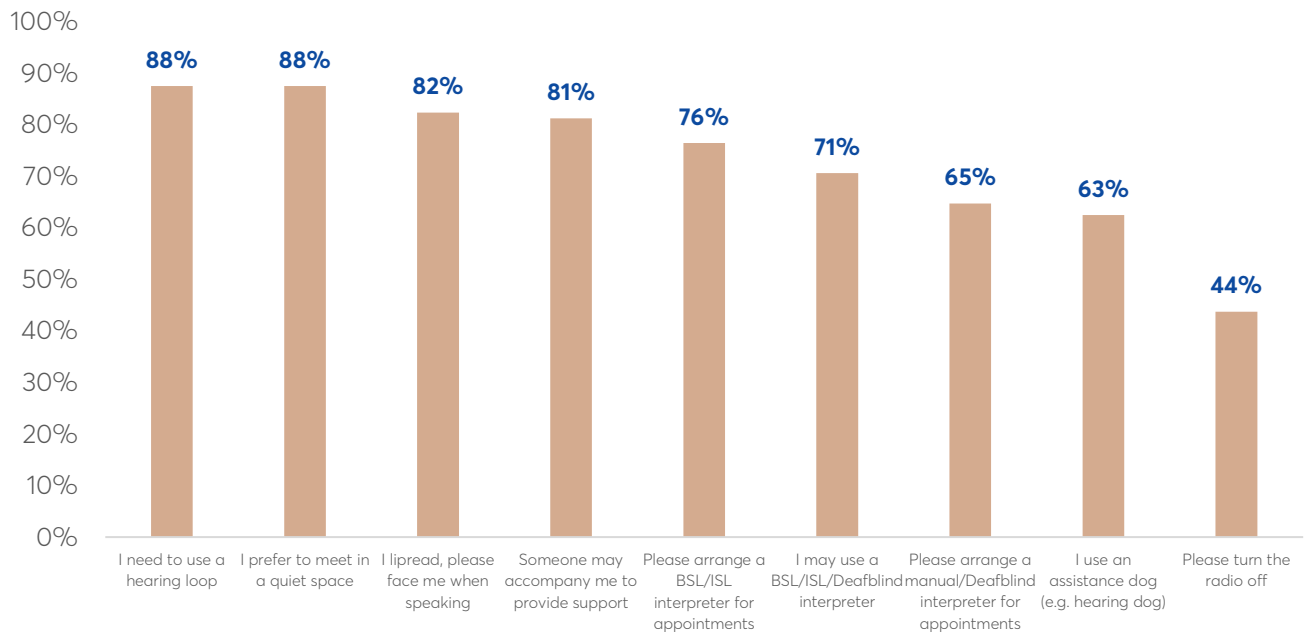
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## Availability of Services

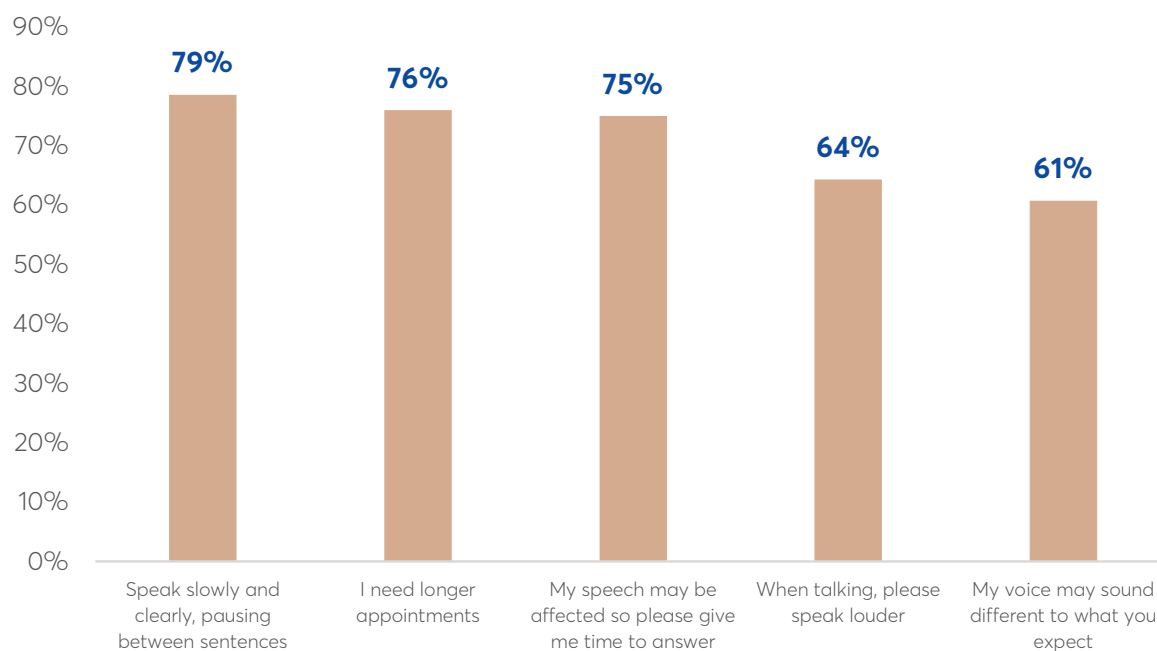


\*Respondents with physical interactions with customers

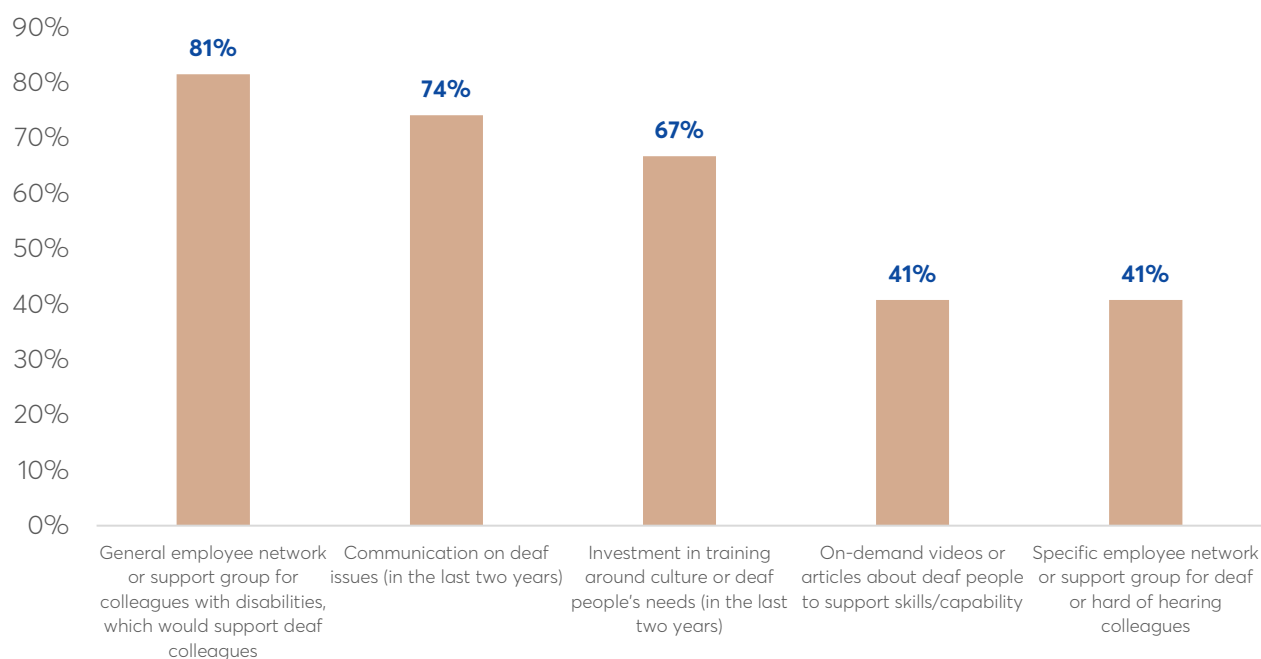
## Meeting in Person – Which Support Needs Can be Logged?



## Interacting with Me – Which Support Needs Can be Logged?



## Support Available for Colleagues



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"We're very proud of the work we have done in this space in the last few years. We have a comprehensive service for d/Deaf customers across all banking channels. In 2025, every colleague in the bank will see a training video, which follows one of our BSL-using customers' 'day in the life'. The film educates colleagues and raises awareness of the day-to-day needs of d/Deaf and BSL-using customers, as well as the variety of support we offer to them."

**Santander**

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## SigningBanks.UK

Signing Banks UK – [www.signingbanks.uk](https://www.signingbanks.uk) – launched in May 2024 with a mission to enhance banking accessibility for the deaf community in the UK. Over its first year, Signing Banks UK has collaborated with the members of the Deaf Inclusion Industry Group to encourage and steer improvements in inclusive service provision for deaf customers.

By developing strong partnerships with deaf-led organisations such as deafPLUS, Deafax and DEWA, ESquared who manage the platform, seek to bridge the gap between the financial services sector and deaf customers by offering companies learning resources, such as lived experience video case studies to raise staff awareness. Signing Banks UK also provides access to deaf consumer expertise to advise on the development and testing of innovative banking services tailored to their needs.

For the deaf customer, Signing Banks UK provides resources and guides in both plain English and British Sign Language (BSL) to enable them to navigate services and access the right advice and support. The site also provides links to the deaf or hard of hearing landing pages offered by the Deaf Inclusion Industry Group members. A dedicated advisor service will be launched with deafPLUS in late 2025, aimed at improving financial independence for those who often meet daunting challenges in communicating with service providers.

## Deaf Inclusion Industry Group

The Industry Group was founded in December 2022 by Kathryn Townsend, Government Disability and Access Ambassador for the banking sector, after identifying that – despite leading practice by some of the larger firms – access to banking services remained out of reach for most deaf people, particularly BSL users. Its membership has steadily grown month on month, from 12 firms at its inception to 34 at the point of writing. Members include most major high street banks and building societies as well as digital-only challenger banks, insurance providers and debt charities among others. The group meets monthly to support members in delivering the expected customer outcomes and discuss emerging issues and opportunities. Since its formation, the group has evidenced its efficacy, with marked improvements to accessible services for deaf people compared to the previous period, as documented in the annual LSB report.

# Industry Group Members

- AIB GB & AIB NI
- Bank of Ireland UK
- Barclays
- BUPA Insurance\*
- Capital One
- Chase UK
- Close Brothers
- The Co-Operative Bank
- Danske Bank
- Domestic and General
- Fidelity International\*
- Financial Ombudsman Service
- First Direct Bank
- Handelsbanken\*
- HSBC UK
- Lloyds Banking Group
- M&S Bank
- Metro Bank
- Monmouthshire Building Society
- Monzo
- Money Advice Trust
- Nationwide Building Society
- NatWest Group
- Newcastle Building Society\*
- NewDay
- Phoenix Group
- PRA Group
- Royal London
- Santander
- Skipton Building Society
- Starling Bank
- StepChange Debt Charity
- Tesco Bank
- Virgin Money

*\*Not included in survey*

