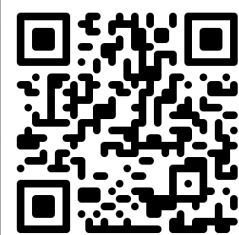


# Access for Deaf Customers in Banking & Credit

## One Year On



Scan me for BSL version

**There are an estimated 12 million people in the UK who experience hearing loss, and, as we highlighted a year ago in our groundbreaking report, [Access for d/Deaf Customers in Banking & Credit](#), many deaf people face barriers when trying to use financial products and services.**

Last year's report featured input from experts by experience, consumer organisations, and charities, as well as insights from our own work with banks and lenders. The report identified the challenges deaf people need to navigate in branches, online, or over the phone when dealing with financial services firms – and it also set out the information, tools, and support that firms can provide to ensure equal access to finance for those affected by hearing loss.

Now, one year on from our original report, new data outlines the significant improvements that firms have been making in deaf accessibility over the last 12 months.

Across our registered firms (surveyed in 2023 and 2024), progress has been made in almost all of the seven key deaf accessibility services we highlighted last year: text relay; induction loops; British Sign Language (BSL) availability in branch; remote access BSL; lip speakers; note takers; and web BSL translations. Among LSB-registered firms, particular improvements have been seen in the availability of remote-access BSL, lip speakers, note takers, and online BSL translation.

## Data from LSB registered firms surveyed in 2023 vs 2024

### Note takers available

9% > 45%

Note takers allow customers to focus on the conversation at hand, without relying on their memory to recall information. This is more likely to be useful in conjunction with other support, such as an interpreter.

### BSL software on websites

9% > 18%

BSL is a distinct language in its own right and doesn't translate directly to written English, so translation services may be needed for deaf people who communicate in BSL.

### Lip speakers

36% > 45%

Lip speakers are needed for those who rely on lipreading to communicate. They can be silent or verbal, and can sign while lipspeaking, depending on the user's preferences.

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"We are delighted to have launched a BSL interpreter service with SignLive. The launch of this service is a positive step forward for AIB NI & GB in offering inclusive and accessible services to enable our customers to contact us in a way that best suits them and get support for their everyday banking needs."

**Kathy McCune, UK Conduct, AIB NI & AIB GB**

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### Induction loops

80% > **90%**

Induction loops are designed to reduce background noise and are suitable for those with hearing aids or cochlear implants.

### Text relay

91% > **91%**

Text relay converts speech to text. It's usable without needing specialist equipment. Text relay isn't suitable for those wishing to converse in BSL or who are less confident using English.

### BSL remote

55% > **73%**

Allows users to have virtual conversations while seeing visual and verbal cues others exhibit. It can enable those who wish to converse using BSL to do so with little to no prior notice.

### BSL in branch

70% > **80%**

Having in-person interpreters can be a vital tool for those wishing to converse in BSL. It is more suitable when used in conjunction with note takers. Due to having available interpreters, this often has to be pre-booked some time in advance.

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"I felt very empowered to offer BSL in branch. My customer visited the branch with her daughter who was deaf. I was able to seek assistance to ensure her daughter was also fully engaged in the conversation to support her mother."

**The Co-operative Bank, Team Member**

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This pattern of improvement and commitment to equal access since our report has been reflected elsewhere in the sector: 22 organisations, comprised of financial services firms and charities, have joined forces to support the launch of SigningBanks.UK, a new website designed to improve the experience of deaf people when engaging with banks and lenders.

SigningBanks' survey of its partner organisations, which include many LSB-registered firms, also identified improvements in deaf accessibility being made in just the last six months alone, with further progress already underway. In particular, BSL availability, both in-person or digitally, has seen improvements: 70% of SigningBanks' partners now offer BSL interpreters by request (up from 60% in December); 70% offer digital BSL in branch (also up from 60%); and 67% offer digital BSL via telephony (up from 47%). When taking planned support into account, 93% of SigningBanks' partners will offer digital BSL through telephony in the next few months.

The progress since our last report has been truly encouraging – and there is still more work to be done to guarantee deaf people equal access to financial services. Fewer than half of the surveyed financial services firms offer note takers or BSL for web content, for example. And as well as new services and supports being introduced, it's vital that firms' team members know that these are available and can help deaf people use them. But, if the positive developments made over the last 12 months can be maintained, more and more barriers will be broken down.

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"Being given the opportunity to learn a new societal skill, breaking down barriers and promoting equal participation has allowed me first hand to interact with customers who use BSL – introducing myself to the customer, asking how I can support them and helping with their needs first point of contact, was such a relief for them – and as the customer signed, a 10/10 service. It is interactions like this that inspire me to continue learning more and promoting BSL with our colleagues and customers, creating a more inclusive society where everyone's needs and experiences are equally valued and understood."

**Thomas Walker, Barclays UK, Specialist Customer Care Colleague**

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\*2023 figures shown are different to those included in our 2023 report to reflect changes in the composition of respondents to surveys between 2023 and 2024