



# Making banking easier

Accessibility and disability: Supporting the needs of all our customers

**Make money work for you**





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# Making banking easier

This guide is full of information about our services and how they work. You'll also find details of how to contact us or find further information.

Our ambition is to become the most accessible bank for our customers and clients. This is an ongoing process, so please let us know what we can do.

Share your thoughts at [barclays.co.uk/contact-accessibility](https://barclays.co.uk/contact-accessibility)

# Our services at a glance

We design our products and services with all our customers in mind. This table shows some of the services you may find useful, you'll find more information about these services and how to get them within this guide.

## Services that may be useful for

Our services	Page	Blind or visual impairment	Deaf, hearing loss or speech	Mobility or dexterity	Neuro-diversity or learning difference	Mental health
Tell us what support you need	6	✓	✓	✓	✓	✓
Barclays App	7	✓	✓	✓	✓	✓
Online Banking	9	✓	✓	✓	✓	✓
Telephone Banking	11	✓	✓	✓	✓	✓
Video Banking	13	✓	✓	✓	✓	✓
Branch	14	✓	✓	✓	✓	✓
Post office	16	✓	✓	✓	✓	✓
Contactless payments	17	✓	✓	✓	✓	✓
High visibility debit cards with tactile notch	17	✓	✓	✓	✓	✓
Chip and Sign	18	✓	✓	✓	✓	✓

# Ways to bank

## Opening a bank account

Not everyone has a passport, driving license or utility bill to prove their details when they want to apply for a bank account.

To make life easier, we also accept other documents. These include a benefits entitlement letter or Blue Badge parking permit to prove your identity, or an HM Revenue and Customs letter to prove your address.

For a full list of documents we accept, please visit [barclays.co.uk/id](https://www.barclays.co.uk/id)

## Banking from home or on the move

If you have a smartphone or tablet, you can use our app<sup>1</sup> or Online Banking to check your accounts when it suits you, even if that's the middle of the night.

You can also use our app to send us a message whenever you need to – we're here 24 hours a day, seven days a week.

Online Banking, our app, Telephone or Video Banking may suit you if you prefer not to visit a branch.

## Tell us what support you need

If you need extra support when interacting with us, you can tell us in the app<sup>1</sup> by selecting 'Help'. You can tell us if you need support with a disability, physical or mental health condition, change in circumstances or life event.

Find out how we can support you by searching 'Barclays support and adjustments' online or visiting us at [barclays.co.uk/accessibility](https://www.barclays.co.uk/accessibility)

If you'd prefer to talk to us, you can call us on **03457 345 345**<sup>2</sup> or visit one of our branches.

<sup>1</sup> You need to be 11 or over to use the app. T&Cs apply.

<sup>2</sup> We're here Monday to Friday from 7am to 8pm, and Saturday and Sunday from 9am to 5pm. To maintain a quality service, we may monitor or record phone calls. Calls to 03 numbers cost no more than calls to national rate 01 or 02 numbers and use free minutes, if you have them.



# The Barclays app

Manage your money with our app<sup>1</sup>.

## You can:

- Check your balance and recent transactions, plus download your statements
- Transfer money between your accounts or to someone else
- Get instant notifications when money goes in or out
- Pay in cheques, so you don't have to travel to a branch
- Call us using 'Direct call' or send us a message if you prefer
- Log in with your face or fingerprint if your device allows<sup>2</sup>, so you don't always need to enter your passcode
- Check your debit card details and PIN whenever you need them, using your device's screen reader if you need to
- Cancel your debit card or freeze it temporarily if you misplace it
- Change the daily amount that you can withdraw from cash machines
- Block certain types of payment on your card, like payments to gambling services

To learn more about the app, visit [barclays.co.uk/app-features](https://barclays.co.uk/app-features)

## Accessibility features

We've developed our app and Online Banking to be as accessible as possible, and to work well with your device's accessibility options.

For example, you can zoom in and out, and use your device's built-in screen reader.

You can use the app to find out how we can make our products and services accessible in a way that suits you. Open the app and select 'Help', then 'Accessible services'.

## Download for free

You can download this from your smartphone or tablet's app store.

To find more information on the app, please go to [barclays.co.uk/barclaysapp](https://barclays.co.uk/barclaysapp)



1. You need to be 11 or over to use the app. T&Cs apply.

2. If you enable this feature, then anyone whose face or fingerprint is registered on your phone or tablet may be able to access your accounts. Therefore, you must not activate this feature if you allow other people to use your phone or tablet using their fingerprint or Face ID. You should delete any other fingerprints or Face ID registered on the device first.

## Direct call

Get through to us quickly and securely by using 'Direct call' in your app<sup>1</sup>. Log in and select 'Help', then scroll down to 'Direct call'.

We'll know it's you, so we won't need to ask you any security questions. Calls use free minutes, where available.

## Send us a message

Log in to our app<sup>1</sup> and select 'Help' then 'Message Us' to get in touch. You can start a new conversation or continue where you left off. We're here 24 hours a day, seven days a week.

## Paying in cheques using our app

You can use our app<sup>2</sup> to pay a cheque into your Barclays sterling current or savings account<sup>3</sup>. Go to 'Pay & Transfer', then select 'Pay in a cheque' and follow the instructions to take a photo of the cheque.

If you pay in a cheque before 4pm on a weekday (Monday to Friday, except bank holidays), it'll clear by 11:59pm the next weekday.

## Spending controls

Using our app<sup>1</sup>, you can set up controls around how you use your debit card, including setting your own limit for how much you can take out of a cash machine, turning online shopping or card use on and off as you please, and requesting regular balance updates by text message.

## Protecting your accounts

We offer advanced security solutions such as secured log-in and mobile PINsentry. We'll also cover any losses should you fall victim to fraud, as long as you've used our app correctly.

Find out more by visiting [barclays.co.uk](https://www.barclays.co.uk) and typing '**Online and Mobile Banking Guarantee**' into the search bar.

1. You need to be 11 or over to use the app. T&Cs apply.

2. Only available on Android and iOS. To use the service, you must be registered for the Barclays app. T&Cs apply.

3. Excluding ISA and bond accounts or accounts from other banks.



# Online Banking

You can register for Online Banking by visiting [barclays.co.uk](https://www.barclays.co.uk) and selecting 'Register' from the main menu, or by calling **03457 345 345**<sup>1</sup>. If you have a hearing or speech impairment, you can call using Relay UK.

To find more information about Online Banking, visit [barclays.co.uk/olb](https://www.barclays.co.uk/olb)

- Log in securely using the Barclays app<sup>2</sup> or PINsentry
- Enlarge text or invert colours using accessibility settings
- Check your balance
- Pay bills and send money to someone else and transfer between your accounts
- Check and download your statements
- Receive your forgotten debit card PIN
- Manage standing orders and Direct Debits and more

## Making your device easier to use

We can help you make your keyboard and mouse, Windows, the internet and your favourite applications suit you and your needs. Visit [barclays.co.uk/accessibility](https://www.barclays.co.uk/accessibility)

To learn more about all things digital, such as using the web safely, getting started with social media and more, visit [barclays.co.uk/digitalwings](https://www.barclays.co.uk/digitalwings)

## Helping protect you from fraud and scams

Please bear these in mind to help you spot fraudulent communications.

### Remember, Barclays will never:

- email or call and ask you to move money to a new or safe account
- email or text you a link that takes you straight to the log in page for Online Banking
- email you asking you to verify your account details
- email or call and ask for PINs, authorisation codes or passwords
- email or call and ask you to hand over your card or cash
- create time pressure to move money between or to different accounts
- You can find out more about protecting yourself against fraud and scams at [barclays.co.uk/security](https://www.barclays.co.uk/security)

1. We're here Monday to Friday from 7am to 8pm, and Saturday and Sunday from 9am to 5pm. To maintain a quality service, we may monitor or record phone calls. Calls to 03 numbers cost no more than calls to national rate 01 or 02 numbers and use free minutes, if you have them.

2. You need to be 11 or over to use the app. T&Cs apply.

## PINsentry

PINsentry is a device that works with your debit card to confirm your identity when you log on, when you want to set up a payment to someone new, or when you haven't previously saved their details. PINsentry has been designed with accessibility in mind so you can increase the size of the digits on screen by pressing the '0' button, once you have put in the authentication code. It also comes with rubber feet to help stop it sliding.

## Mobile PINsentry

We also offer a PINsentry feature in our app<sup>1</sup>. It lets you log into Online Banking or confirm your identity without having to carry around a card reader or use your debit card. You can use it if you're registered for Online Banking and are already using the PINsentry card reader.

To use it, open your app and select '**Mobile PINsentry**'.

## Audio accessible PINsentry

Our audio accessible PINsentry card reader is larger than our standard ones. It's easier to hold and has a bigger screen and keypad. It can be used with or without headphones for added security. To get one for free, please call us on **03457 345 345**<sup>2</sup>.

## Change your Online Banking passcode

You can change your passcode to make it easier to remember. You'll need to log in to Online Banking with PINsentry, then click on the drop-down menu under your name on the homepage. Select 'My details', then 'Change passcode and memorable word'.

When you log in with your passcode and memorable word, you'll be able to see your balances and transfer money between your accounts or to existing payees. To access other services, you'll need to log in using PINsentry.

## Safe and secure

Our system is safe and secure, but you should still never share your Online Banking Passcode or PIN with anyone else, even us. As long as you've used Online Banking correctly, we'll support any claim against loss should you fall victim to online fraud.

For more information, visit [barclays.co.uk/security](https://www.barclays.co.uk/security)

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2. We're here Monday to Friday from 7am to 8pm, and Saturday and Sunday from 9am to 5pm. To maintain a quality service, we may monitor or record phone calls. Calls to 03 numbers cost no more than calls to national rate 01 or 02 numbers and use free minutes, if you have them.

# Telephone Banking

Telephone Banking allows you to safely pay bills, transfer money, order statements, and get statements read to you over the phone.

You can use Telephone Banking any time by calling **03457 345 345**<sup>1</sup>. You can also call us securely from our app<sup>2</sup> using the 'Direct call' option. Log in and select 'Help', then scroll down to 'Direct call'. We'll know it's you, so we won't need to ask you any security questions. Calls use free minutes, where available.

## By using our fast-track automated service, you can:

- Hear your available balance
- Check your latest transactions – what's come in or gone out
- Transfer money between your Barclays accounts
- Listen to details of your standing orders or Direct Debits

## By speaking to an adviser, you can:

- Use Relay UK
- Use SignVideo - BSL interpretation at selected times
- Pay bills
- Order chequebooks or cancel a cheque
- Change your address or personal details
- Open a new current account or savings account
- Arrange a Barclayloan or overdraft

## How to register for Telephone Banking

If you have a personal account, call us on **03457 345 345**<sup>1</sup>

If you have a business account, call us on **03456 052 345**<sup>3</sup>

We'll give you a 5-digit passcode and a membership number. You'll use these each time you use Telephone Banking. You'll get them in two separate letters, and we can send them in Braille, large print or audio – tell us what you need when you call.



1. We're here Monday to Friday from 7am to 8pm, and Saturday and Sunday from 9am to 5pm. To maintain a quality service, we may monitor or record phone calls. Calls to 03 numbers cost no more than calls to national rate 01 or 02 numbers and use free minutes, if you have them.

2. You need to be 11 or over to use the app. T&Cs apply

3. We're here Monday to Friday from 8am to 8pm. To maintain a quality service, we may monitor or record phone calls. Calls to 03 numbers cost no more than calls to national rate 01 or 02 numbers and use free minutes, if you have them.

## Telephone Banking for lip readers

If you have a lipspeaker, they can speak to us on your behalf when you call any of our teams except wealth, private banking, and Barclays Partner Finance. You can call through the app<sup>1</sup> or Telephone Banking and ask us to make a note that you use a lipspeaker, so you don't have to explain each time.

When you call, we'll send you a text message to confirm it's you, so please make sure we have the right mobile number for you (you can check in your app or Online Banking).

## Relay UK (Formerly Next Generation Text or Text Relay)

To call us using Relay UK, you can either use the Relay UK app or use a textphone.

Instead of speaking, you can use our telephone services to type what you want to say using a textphone, which is an adapted telephone with a display screen

To use Relay UK with textphone, dial 18001 followed by the standard phone number, and then you can type your message, and read the replies.

For example, to call customer services and text your conversation, you'd dial **18001 03457 345 345**<sup>2</sup>.

To use the Relay UK app, you need to download it, link your number, and follow the instructions to set it up.

1. You need to be 11 or over to use the app. T&Cs apply

2. We're here Monday to Friday from 7am to 8pm, and Saturday and Sunday from 9am to 5pm. To maintain a quality service, we may monitor or record phone calls. Calls to 03 numbers cost no more than calls to national rate 01 or 02 numbers and use free minutes, if you have them.

# Video Banking

## Barclays Video Banking<sup>1</sup>

If you already bank with us, you can use Video Banking to open a current or savings account for your child, saving you a trip to a branch.

To find out more, visit [barclays.co.uk/video-banking](https://barclays.co.uk/video-banking)

## Professional sign language interpretation

If you want to contact us from home, British Sign Language (BSL) interpreters are available by camera, to facilitate video communication between you and a Personal Banker. SignVideo interpreters can help if you're a BSL speaker with access to a smartphone, tablet, laptop or other device with a standard webcam.

The SignVideo service is available 8am to 8pm Monday to Friday, and 8am to 1pm on Saturdays (excluding bank holidays).

For more information, visit [barclays.co.uk/contact-accessibility](https://barclays.co.uk/contact-accessibility)

1. To use Barclays Video Banking, you'll need a good network connection over wired broadband, Wi-Fi, 3G or 4G. It's free to use, but you might be charged for data use if you're using your phone without Wi-Fi. To maintain a quality service, we may monitor or record calls.

# Your local branch

We're constantly looking for ways to make our branches more accessible to everyone. The services below are available in most locations.

- Level or ramped access
- Power-assisted doors
- Assistance dogs welcome
- Instant BSL interpretation
- Low-level counters
- Audio cash machines
- Professional sign language interpretation
- Hearing induction loops at counters and interview positions
- Lifts to secondary floors
- Car parks
- Quieter meeting spaces
- Longer appointment times

## Low-level services

Low-level counters and cash machines are available at many of our branches.

## British Sign Language (BSL) interpretation

We offer instant British Sign Language (BSL) interpretation in branch using the SignVideo service. Alternatively, we can arrange BSL/Deafblind interpreters to attend in person if preferred (by prior arrangement with your local branch).

## Hearing induction loops

Our branches have hearing induction loops fitted at the counter and portable induction loops for conversations elsewhere.

They cut out background noise and can make communicating with us easier if you have a telecoil hearing aid.

Your hearing aid is compatible if it has a setting marked 'T'. To use the induction loops, set it to this position. We'll always have our induction loops switched on, so you'll be able to communicate straight away.

For more information, call **03457 345 345**<sup>1</sup> or visit one of our branches.

To find your nearest one, visit [barclays.co.uk/branchfinder](https://www.barclays.co.uk/branchfinder)

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## Cash machines

Most of our cash machines have been designed with accessibility in mind, including:

- Easy to read screens
- Labels in Braille
- Large, bold numbers and raised keys
- A raised dot on the number 5 key
- Audio narration
- Contactless cash withdrawal<sup>1</sup>

## Audio cash machines

The majority of our standard cash machines provide audio output. Plug your earphones into the socket and you'll hear a full range of options from withdrawing cash to changing your PIN. If you need help just ask in branch. Remember never to share your PIN with anyone else though, including our branch staff.

## Self-service area

You can use our assisted-service counters and self-service points to do your banking. You'll need to insert your debit card and enter your PIN. We'll be there to help you if you need us.

You can:

- Pay in cheques or cash
- Pay your bills
- Withdraw up to £2000 cash per day
- Transfer up to £2000 per day between your accounts or to someone else
- Check your balance and recent transactions
- Print your statements
- Cancel standing orders and Direct Debits

To check if your branch has a self-service area, go to [barclays.co.uk/branch-finder](https://www.barclays.co.uk/branch-finder)

1. Available with a contactless debit card, or an Android smartphone that's registered with our app. Contactless cash can be withdrawn at branches and selected compatible cash machines.



# Post Office<sup>®</sup> banking

If you have a personal or business<sup>1</sup> account with us, you can do the following at your local Post Office<sup>®</sup>.

- Withdraw cash using your debit card and PIN
- Check your balance using your debit card and PIN
- Pay in cash using your debit card and PIN
- Pay in cheques using a pre-printed slip and deposit envelope

## Balances and cash

First, the staff at the counter will ask you to confirm it's your account by putting your card into the reader and entering your PIN. Cash you deposit using your card will clear the same working day. Many Post Offices also have cash machines, so you can withdraw money and check your balance there. If there are any charges for withdrawing cash, it'll say so on screen.

## Cheques

To pay in cheques, you'll need a pre-printed paying-in slip and a cheque deposit envelope. Cheques deposited at the Post Office can take up to 4 working days to clear in your account.

You'll find pre-printed paying-in slips at the back of your cheque book. You can order them and the envelopes by calling us on **03457 345 345**<sup>2</sup> or by speaking to us in branch. To find the most convenient Post Office, visit [postoffice.co.uk/branchfinder](https://www.postoffice.co.uk/branchfinder)



1. We charge a fee for business transactions. Please refer to your account terms and conditions.

2. We're here Monday to Friday from 7am to 8pm, and Saturday and Sunday from 9am to 5pm. To maintain a quality service, we may monitor or record phone calls. Calls to 03 numbers cost no more than calls to national rate 01 or 02 numbers and use free minutes, if you have them.

# Ways to pay

## Contactless

The majority of our debit and credit cards are issued with contactless capability, enabling you to make low-value card payments (up to £100) without having to sign or use your PIN.

## Use your device for contactless payments

You can use your Apple or Android device to make contactless payments without needing to carry your card.

### On Apple devices

You'll need to add your card to the Wallet app. You can add any debit or credit card you have with us, except for Basic Current Account cards. You'll need to be 13 or over.

### On Android devices

You'll need to add your card to the Google Wallet app. You can add any debit card you have with us, but you can't currently add our credit cards. You'll need to be 13 or over.

For more information on how to set up and use your device for contactless payments, please visit [barclays.co.uk/app-features](https://www.barclays.co.uk/app-features)

## High-visibility debit cards with tactile notch

You can personalize your debit card by using one of the high-visibility options available from our gallery, or one of your own if you prefer.

Our high-visibility cards have a tactile notch to help with the direction your card needs to be presented and larger security number (CVV) on the back.

Visit [barclays.co.uk/olb/personalisedcard](https://www.barclays.co.uk/olb/personalisedcard) to get started. You can also ask in a branch, or when you call Telephone Banking.



## Check your PIN or choose a new one

You can choose a PIN that's more memorable for you. Insert your card into any cash machine, then enter your current PIN and select 'PIN services'. Follow the steps on screen to create your new PIN.

If you forget your PIN, you can check it instantly in the Barclays app<sup>1</sup>. Go to 'Cards', then select 'View card details and PIN'.

## Chip and Sign debit and credit cards

As an alternative to Chip and PIN we offer Chip and Sign which uses a signature instead of a PIN. You can request this in branch or by calling **03457 345 345**<sup>2</sup>.

## Providing your signature

If you find it difficult to provide a consistent signature, we can give you a signature stamp. To find out more, call us on **03457 345 345**<sup>2</sup> or ask in one of our branches.



## Cheque/credit book templates

These may make writing cheques and filling out credit slips easier.

## Credit/debit card templates

Plastic templates that may make signing credit or debit cards easier.

To request any of the services above, ask in branch or call **03457 345 345**<sup>2</sup>.

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# Help with managing your money

## Money worries

Our money worries pages have information, phone numbers, things you can do and links to other websites to help you with debt.

Visit [barclays.co.uk/accessibility](https://barclays.co.uk/accessibility)

## Money and mental health

Poor mental health can affect anyone. If you don't feel up to managing your accounts, you can choose someone you trust to support you, then go back to managing them yourself when you're ready.

For further information, visit [barclays.co.uk/accessibility](https://barclays.co.uk/accessibility)

## Arranging third party access to your account

There may be times when you need someone else to help you with your banking or when someone else has been appointed to manage your money.

To find out what options are available, please visit [barclays.co.uk/third-party-access/](https://barclays.co.uk/third-party-access/)

You can also call us on **03457 345 345**<sup>1</sup> or visit one of our branches.

1. We're here Monday to Friday from 7am to 8pm, and Saturday and Sunday from 9am to 5pm. To maintain a quality service, we may monitor or record phone calls. Calls to 03 numbers cost no more than calls to national rate 01 or 02 numbers and use free minutes, if you have them.

# Written correspondence

## Alternative format communications

You can ask for any communications we send you to be in Braille, large print or audio.

This includes account statements, mortgage information, card and PIN details, passcodes, letters and brochures. We can also offer large print chequebooks.

Once you've told us your preference, we'll aim to use it for everything we send. If you get something that isn't in your chosen format, please let us know by visiting one of our branches or call us on **03457 345 345**<sup>1</sup> so we can resend it.

## Coloured overlays

We offer coloured overlays in a range of colours that can help to make text clearer and more comfortable to read. They can be used to change the colour of paper. To order, simply ask us to when you next speak to us.

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# Tell us what you think

## Your feedback

If you're unhappy with our service, please tell us. Letting us know your concerns gives us the opportunity to put things right for you and improve our service for everyone.

To find out how to make a complaint, visit [barclays.co.uk/complaints](https://www.barclays.co.uk/complaints)



You can ask for this in Braille, large print or audio. For information about all of our accessibility services or ways to contact us, visit [barclays.co.uk/accessibility](https://www.barclays.co.uk/accessibility)

Calls may be monitored or recorded in order to maintain high levels of security and quality of service.

All details are correct as at time of print - August 2023.