

Lloyds uses language services to better support their customers and their business

CASE STUDY



The Challenge

Delivering real-time interpreting for an inclusive customer experience

Language is not normally the first thing that comes to mind when considering the issues and challenges facing major retail banks, but as a significant proportion of UK banking customers don't speak English as a first language, it's actually quite important.

From a customer experience perspective, Lloyds, as well as other retail banks, and a plethora of consumer-focussed financial services businesses, have customers who either do not understand English at a fundamental level, or for whom English is a secondary language.

This can and does create language barriers, that in turn often lead to a poor customer experience, increased risk of miscommunication, and eventual dissatisfaction. It can also extend resolution times, which then impacts on the efficiency of the support teams.

Banks also need to ensure that they are meeting regulatory and compliance requirements for these populations – particularly in relation to inclusivity and non-discriminatory practices.

Increasingly, customers are choosing brands that can demonstrate they operate with purpose and values, whether that's sustainability, inclusivity or support for vulnerable customers.

These issues represent challenges across the industry, and solutions aren't always easy to implement. However, for Lloyds, access to a real-time interpreting service is seen as a fundamental part of delivering excellent customer service and providing a real USP in the market.



Summary

It is critical for Lloyds to be able to communicate effectively with its customers, ensuring they understand the products and services being offered to them and that Lloyds understand their needs.

Reliable, high-quality interpreting is necessary for Lloyds to meet its regulatory and compliance requirements.



The Opportunity

Speaking and listening to customers at times of stress

Lloyds has a specialist team to provide customers with dedicated support during times of elevated personal stress and vulnerability, such as that resulting from bereavement, illness, disability, abuse or similar life-event.

The 'vulnerable support' team was formed to offer help to those customers facing key challenges in their personal lives by providing them with support, advice and guidance in respect of their financial needs.

As almost everyone experiences these moments at some stage in their lives, irrespective of their background or linguistic abilities, the Lloyds team felt that making this service easily accessible to those who don't speak English as a first language should be a key element in their plan.

The Solution

Acting empathetically when language capability increases vulnerability

Having identified the overall requirement for linguistic support, Lloyds decided that the best place and mechanism to provide this was on the telephone, where a real-time, on-demand interpretation service could provide a timely and effective solution.

The next stage was to arrange a 'proof of concept' trial, which started with 20 advisors able to access 'on-demand' telephone interpreting as and when needed. The initial results led to a rapid scaling-up of the trial to a point where any of their 300 advisors could bring a professional interpreter into a conversation, in almost any language, in seconds.

Having completed the trial and conducted a thorough review, Lloyds concluded that it had comprehensively met the success criteria. The decision to adopt this

as a mainstream service and to integrate it into their standard operations model was made, with Clear Voice being appointed as the service provider following a tender process in early 2024.

Since then, the service has developed and is being used by many teams outside of the original 'vulnerable support' team, including the Fraud team, with over 1,500 users across the business, the Personal Banking contact centres, collectively with over 2,500 employees, and by the Scottish Widows Pensions and Investments business.

Other teams such as Business Banking, Insurance, and the Closure, and Transport teams engage with the service on an 'as needed' basis.



“During a fraud call relating to a declined payment, there was a clear language barrier. I used Clear Voice to ensure accurate communication.

With the interpreter’s support I was able to clearly explain the situation, identify that the customer was being targeted by a scam and take immediate action to stop the payment and secure the account. Using Clear Voice removed the risk of misunderstanding and directly prevented a financial loss.”





The Results

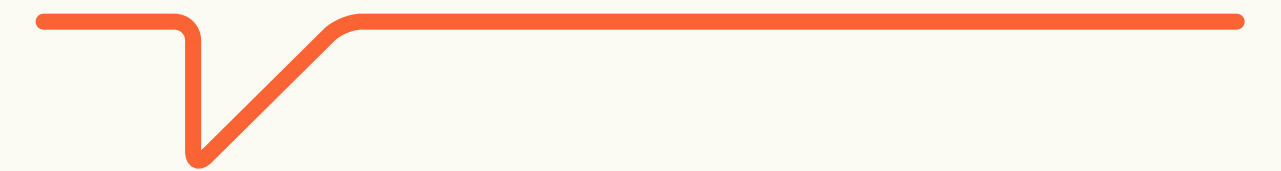
Improved case management and resolution

While the Clear Voice solution has been successfully rolled out across a much wider footprint than had been initially envisaged, the 'Vulnerable Support' team remains a focus, with over 140 active advisors.

Interpreters are available as an on-demand, 24/7 service, giving advisors across Lloyds quick and easy access to over 260 languages, offering the support needed to overcome almost any language barrier they might encounter.

This has resulted in a significant improvement in case management and resolution numbers, as issues are now being solved faster. It would also seem that the reputation of Lloyds Bank has been greatly improved within communities that have a high proportion of non-native English speakers.

“Whether we’re helping someone through the process of losing a loved one or offering financial support to a customer who’s been diagnosed with cancer, Clear Voice interpreters help our advisors offer peace of mind on day-to-day account activities.”



Senior Team Manager
Lloyds

Recognition

An award-winning collaboration

Addressing the needs of vulnerable customers has increasingly been a focus of attention in recent years. The concept that a person can be vulnerable because of their language skills – specifically a lack of familiarity, fluency in, or understanding of English – has become widely accepted in the financial services and utility sectors.

Organisations that have pioneered mechanisms and processes to improve access, including for non-English speakers, have been recognised as leaders in their field.

This is the case for Lloyds and Clear Voice, who were recognised at the 2025 **Collaboration Network Awards**. These awards honour the achievements of individuals and

organisations who go above and beyond to drive positive change, whether this is through outstanding customer service, innovative complaint handling, or pioneering work in supporting vulnerable customers.

The programme and actions taken by Lloyds and Clear Voice, acting together to include and support customers that were vulnerable through language, were recognised in December 2025 via the **Silver Award** in the prestigious “**Collaboration**” category.

The Collaboration Network is a professional membership network established in 2020 to drive cross-market collaboration during a period of global uncertainty. Today, it is an inclusive professional community whose members are dedicated to elevating standards for customer and employee care.



Collaboration
Network



We make services accessible in every language

Everyone should be able to access the services they need, in the language they require. We are here to help you make this a reality.

Talk to us about your language requirements

findoutmore@clearvoice.org.uk · 0800 520 0380