



EMPLOYMENT TRIBUNALS

Claimant: Mr R Caldicott

Respondent: HBOS plc

Heard at: Midlands West Employment Tribunal

On: 19th – 23rd January 2026

Before: Employment Judge Murdin, sitting with lay members Ms Campbell & Ms Wilkinson

Appearances:

Claimant: In person

Respondent: Mr Carter (Counsel)

JUDGMENT

1. The Claimant's claim for unfair dismissal is not well-founded and is dismissed.
2. The Claimant's claim for direct disability discrimination is not well-founded and is dismissed.
3. The Claimant's claim for discrimination arising from disability is not well-founded and is dismissed.
4. The Claimant's claim for a failure to make reasonable adjustments is not well-founded and is dismissed.

EJ Murdin

25 January 2026