



The Hong Kong Association of Banks
Practical Guideline on Barrier-free Banking Services
March 2018

Introduction

1. The Code of Banking Practice (“**Code**”) is jointly issued by the Hong Kong Association of Banks (“**HKAB**”) and the DTC Association, and endorsed by the Hong Kong Monetary Authority (“**HKMA**”), to promote good banking practices. Under Section 10 of the Code, member banks are encouraged to provide assistance for customers with disabilities and make available to them appropriate means to access banking services.
2. To respect the inherent dignity, individual autonomy and independence of persons with disabilities, the Practical Guideline on Barrier-free Banking Services (“**Guideline**”) is developed for the industry and sets out good banking practices recommended by HKAB, with the aim of providing barrier-free banking services to customers with physical disabilities, visual impairment and hearing impairment. The Guideline will be reviewed and revised from time to time, and its principles are applicable to different banking service channels. New facilities installed after issuance of this Guideline shall comply with the recommendations under this Guideline. In respect of existing facilities, as implementation of some measures may require modifying the existing system or installing new equipment, member banks shall give priority to and implement readily enforceable measures during the period from six months to one year after the Guideline is issued. Other measures shall be implemented in stages, with the aim to fully implement all measures listed in the Guideline within three years. The HKMA expects member banks to implement the measures set out in the Guideline.
3. Section 72 of the Building (Planning) Regulations sets out relevant legal requirements in respect of barrier-free facilities. The “Design Manual - Barrier Free Access 2008” (“**Design Manual**”) issued by the Buildings Department sets out relevant legal and recommended design requirements in respect of the various measures in detail. When setting up new branches or if there are alteration and additional works in the existing branches, member banks should refer to the requirements and recommendations in the Design Manual. This Guideline only includes part of the Design Manual and does not detail all the requirements of the Design Manual. Please click on the following link for full text of the Design Manual: http://www.bd.gov.hk/english/documents/index_crlst.html. If in doubt, member banks should consider consulting professional advice.

(A) Bank branches

1. Provision of barrier-free access routes
 - 1.1 provision of a permanent ramp, and according to the provisions in the Design Manual, such ramp shall not be less than 1050 mm in width. Amongst other requirements specified in the Design Manual, no permanent ramp shall be steeper than 1 in 12 gradient except in the following situations of minor rise:

| Maximum slope | Maximum length | Maximum rise |
|-----------------|----------------|--------------|
| 1:10, i.e. 10% | 1500 mm | 150 mm |
| 1:8, i.e. 12.5% | 600 mm | 75 mm |

- 1.2 if a permanent ramp cannot be provided due to various objective constraints, provision of temporary ramp should be considered;
 - 1.3 if a permanent or temporary ramp cannot be provided due to limitations of building structures or footpath conditions, hotline number of the branch should be displayed at a prominent position or a call button should be installed at a position of a height between 900 mm – 1200 mm above the ground to facilitate persons with physical disabilities to seek assistance from bank staff as necessary;
 - 1.4 to facilitate persons with physical disabilities to seek assistance from bank staff as necessary, a call button should be installed by the branch providing temporary ramp at a height between 900 mm -1200 mm above the ground. A notice should also be posted to indicate that temporary ramp is available at the branch;
 - 1.5 in the case of setting up a new branch or if there are alteration and additional works in the existing branch, it should be ensured that the main entrance should have a clear width of not less than 800 mm; and
 - 1.6 in the case of setting up a new branch or if there are alteration and additional works in the existing branch, it should be ensured that barrier-free access routes leading to service counters or meeting rooms (see paragraph 2 below) should be made available to wheelchair users at the main lobby.
2. If the branch has sufficient space, there should be at least one service counter or meeting room providing full banking services (except for sales of investment products) in the non-investment zone for wheelchair users and other customers with disabilities. Certain counter configurations should meet the following requirements:
- 2.1 a portion of the counter shall not be higher than 750 mm above the finished floor level, and not less than 750 mm wide;
 - 2.2 the leg space of the counter shall be of a depth between 400 mm and 600 mm, and of a height not less than 680 mm above the finished floor level;
 - 2.3 an assistive listening system should be available to keep persons with hearing impairment free from surrounding noise and assist them in communicating with staff;
 - 2.4 an international symbol of accessibility, which features a wheelchair figure, shall be posted to welcome usage by persons with special needs; and
 - 2.5 if the open-styled counters in the investment zones of certain branches have fulfilled the requirements above, they can also serve as temporary counters for wheelchair customers for general banking services, provided that on each occasion, the bank staff should state clearly to the relevant customers that the arrangement is for the provision of general banking services or sales of investment products.
3. Bank staff should provide suitable assistance as far as possible for customers with disabilities or those who are not able to walk freely in the bank's main lobby or listen to the audio broadcast inside the lobby.

4. Branches should post notices at the main entrance stating that guide dogs are welcomed.¹
5. In case of setting up a new branch or if there are alteration or additional works in the existing branch, stairs should be provided with non-slip nosing in contrasting colour (on the front edge of the steps), so as to minimize the risk of falls for persons with visual impairment.

Other measures to improve branch services to customers with disabilities

6. Printed or electronic versions of banking service information should be made available for the ease of persons with hearing impairment to communicate with bank staff on the services required.
7. In addition to electronic signature, both traditional written and seal signatures should be accepted.
8. If the bank can provide special services to customers, such as monthly statements in Braille or extra-large font, the bank should ask the customers whether they would require such special services during bank account opening. In response to customer enquiries about a particular special service which is not available for various reasons, frontline staff should explain clearly the reasons for unavailability of such service to the customers in order to avoid any misunderstanding of discrimination due to their own disabilities.

(B) Automated teller machines (“ATMs”)

1. Colour contrast between the background colour of the screen and words of the ATMs should be enhanced (for example, a dark background with white or yellow words). Banks may refer to the colour contrast ratio of at least 4.5:1², which is contained in the World Wide Web Consortium (“W3C”) Web Content Accessibility Guidelines 2.0 (WCAG 2.0).
2. Voice navigation ATMs and tactile guide paths should be provided wherever feasible and each voice navigation ATM should display tactile label for persons with visual impairment to identify.
3. The following should be gradually implemented for voice navigation ATMs:
 - 3.1 integration of language choices, setting “1” as the option of Cantonese;
 - 3.2 customers should have the option of shortcut keys to skip voice instructions relating to the operation of ATMs; and
 - 3.3 hotline number in both format of raised number and Braille should be attached on the voice navigation ATMs.

¹ For inquiries in relation to "guide dogs welcome" notices, please contact Hong Kong Guide Dogs Association or Hong Kong Seeing Eye Dog Services.

² Reference links for the testing of colour contrast values:

- https://www.ogcio.gov.hk/en/community/web_mobileapp_accessibility/promulgating_resources/handbook/wcag2a/a/9_3_contrast_minimum.htm
- <http://www.visionaustralia.org/digital-access-cca>

4. Persons with physical disabilities should be gradually provided with the following:
 - 4.1 To install ATMs with the suitable height for wheelchair customers³;
 - 4.2 To enhance design of the keypad protection cover over the numeric buttons of ATMs by using softer or higher cover to facilitate usage by people with hand spasticity. If the protection cover is made of non-soft materials, the space between the last row of buttons and the protection cover should have a height of not less than 5.5 cm; and
 - 4.3 To improve the passbook update function design of multi-functional ATMs by placing the passbook insert slot at a position easily reachable by persons using a wheelchair.

(C) Online banking

1. Internationally recognized web accessibility guidelines should be adopted, such as the international standard recommended by W3C (available at: <http://www.w3.org/TR/WCAG20/>). Banks may also make reference to the Office of the Government Chief Information Officer website.
2. Detailed addresses including street names and numbers of the branches should be listed on banks' websites to facilitate people with special needs using navigation service.
3. Audible security device should be made available to persons with visual impairment.
4. The following services should be gradually provided to persons with hearing impairment (persons with hearing impairment need to register for online banking service in order to use, including but not limited to, the following services):
 - 4.1 reporting lost cards (including credit cards, ATM cards and debit cards) through online banking;
 - 4.2 activating new credit cards through online banking; and
 - 4.3 providing a live chat service on the website in order to facilitate banks to provide appropriate assistance (for example, on cancelling credit cards, debit cards and ATM cards; reporting unauthorized transactions on credit cards, ATM cards, debit cards and from bank accounts; and booking appointments for banking services) for persons with hearing impairment.

(D) Telephone banking

1. Third parties should be permitted to handle the following emergency services on behalf of the persons with hearing impairment, for example:
 - 1.1 reporting lost cards (including credit cards, ATM cards and debit cards); and
 - 1.2 reporting ATM cards or credit cards which have been trapped by the ATM after use.

³ Refer to the Design Manual, the maximum forward reach of wheelchair persons is 1200 mm from the floor and the minimum forward reach is 400 mm from the floor.

(E) Other recommendations

1. Information in respect of barrier-free access measures should be provided on websites or mobile apps for public reference, for example:
 - 1.1 the types of barrier-free access measures and services available, and the branch addresses;
 - 1.2 the locations of ATMs which are suitable for wheelchair users and voice navigation ATMs; and
 - 1.3 other barrier-free access measures, such as provision of audible security devices, and above online banking and telephone banking services for persons with hearing impairment.
2. Sufficient training along with ongoing review sessions should be provided, hence bank staffs are made aware that customers with disabilities want independent and barrier-free access to banking services as well as their needs in order for them to provide appropriate assistance for these customers.