

List of Revisions for 2026 Edition

The second edition of the Practical Guideline on Barrier-free Banking Services incorporates revisions made since the issuance of the 2018 edition. Revisions are summarised as follows:

Revised section	Revised Measure	
(A) Bank branches		
Added measure 1.2	1.2	the landing area connecting to the permanent ramp should allow sufficient space for wheelchair turning and manoeuvring, subject to the building structure and site condition.
Added measure 1.8	1.8	in the case of setting up a new branch and self-service banking centre, automated doors are recommended to be installed as appropriate, where space permits and the building plans with the permanent ramp(s) for accessing the new branch and self-service banking centre have been submitted to the Buildings Department. Banks should also ensure that such installation does not compromise the required number of fire escape routes and the design of fire access; and
Added measure 1.9	1.9	in the case of setting up a new branch and self-service banking centre, or if there are alterations and additional works in the existing branch and self-service banking centre, the surface of the access should be firm and slip-resistant with a “static coefficient of friction” rated as “good” under “dry” conditions.
Revised measure 2	2	Where space permits within a branch, there should be at least one service counter or meeting room should be set up, to 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.
Deleted measure 2.5	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.
Revised measure 3	3	Bank staff should provide suitable assistance as far as possible for customers with disabilities <u>waiting for services in the branches, including those with mobility difficulties or unable to hear the or those who are not able to walk freely in the bank's main lobby or listen to the lobby audio broadcast inside the lobby. When necessary, bank staff should assist customers waiting for lifts.</u>
Added measure 4	4	If customers in need are unable to access other floors of the bank to obtain services, bank staff should provide assistance to them.
Revised measure 6 (Original measure 5)	6	In case of setting up a new branch or if there are alterations 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) <u>or handrails should be installed</u> , so as to minimize the risk of falls for persons with visual impairment.
Added measure 7	7	Where sufficient space is available within a branch, more waiting seats should be provided in the lobby area to accommodate customers with disabilities.
Added measure 8	8	Branches should install signage that features larger fonts, high luminous contrast, or clear legibility.

Revised section	Revised Measure	
Revised measure 10 (Original measure 7)	10	<u>Banks should accept electronic, seal, or handwritten signatures. Furthermore, branches should provide other appropriate assistive devices to facilitate the signing process for customers with visual impairment.</u> In addition to electronic signature, both traditional written and seal signatures should be accepted.
Added measure 12	12	Banks may utilize assistive speech-to-text conversion tools to facilitate effective communication between customers with hearing impairment and bank staff on the services required, where necessary.
Added measure 13	13	In addition to on-site queuing arrangements, banks should, where operationally feasible, provide telephone appointments or online remote ticketing arrangements for general banking or counter services.
Added measure 14	14	Banks should implement flexible queuing arrangements to allow customers in need to wait in the seated areas of meeting rooms or at designated service counters.
Added measure 15	15	Install self-service ticketing machines at a height suitable for wheelchair users at branches as far as practicable. Bank staff should offer appropriate assistance if the height of the ticketing machines at branches is not accessible for wheelchair users.
(B) Automated teller machines (“ATMs”)		
Updated measure 1 and the hyperlink of the footnote	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 4.5:1 ³ , which is contained in the World Wide Web Consortium (“W3C”) Web Content Accessibility Guidelines 2.0 (WCAG 2.0).
	Footnote 3	Reference links for the testing of colour contrast values: https://www.ogcio.gov.hk/en/community/web_mobileapp_accessibility/promulgating_resources/handbook/wcag2aa/9_3_contrast_minimum.htm https://www.digitalpolicy.gov.hk/en/our_work/digital_government/digital_inclusion/accessibility/promulgating_resources/handbook/guideline/7_1_w3c_consortium.htm http://www.visionaustralia.org/digital-access-cca https://www.visionaustralia.org/business-consulting/digital-access/resources/colour-contrast-analyser
Revised measure 3.1	3.1	<u>standardisation</u> of language choices, setting “1” as the option of Cantonese, <u>or alternatively, defaulting to the language previously selected by the customer during their ATM card application process;</u>
Added measure 3.4	3.4	at least one Voice Navigation ATM equipped with adjustable volume control and a functional audio jack should be maintained at each banking outlet where feasible. Banks should ensure that these accessibility features are operational and properly maintained.
(C) Online banking		
Updated hyperlink in measure 1	1	Internationally recognized web accessibility guidelines should be adopted, such as the international standard recommended by W3C (available at: https://www.w3.org/WAI/standards-guidelines/wcag/ http://www.w3.org/TR/WCAG20/). Banks may also make reference to the <u>website of Digital Policy Office of the Government</u> Chief Information Officer website.
Revised measure 2	2	Detailed addresses, including street names and numbers of the branches, <u>along with the location information of Voice</u>

Revised section	Revised Measure	
		<u>Navigation ATMs</u> should be listed on banks' websites to facilitate people with special needs using navigation service.
Added measure 5	5	Websites and online banking content should be designed to be compatible with screen readers and other accessibility tools to the extent possible.
(E) Other recommendations		
Added measure 2	2	Adopt flexible authentication tools, such as fingerprint verification, keypad-based authentication or facial recognition, to facilitate access for persons with visual impairment.
Revised measure 3 (Original measure 2)	3	Sufficient training along with ongoing review sessions should be provided <u>to ensure that, hence bank staffs understand the needs of</u> are made aware that customers with disabilities want for independent and barrier-free access to banking services, <u>thereby enabling staff members to provide appropriate assistances well as their needs in order for them to provide appropriate assistance for these customers.</u>
Added measure 4	4	Strengthen staff understanding and awareness of available support, for example, when handling incidents of reported loss of bank cards by customers with hearing impairment, staff should proactively inform them of the "instant chat" function (if available) and assist them in using the service.