



Disabled People's Association

Access to Banking Services Seminar

Thursday 25 April 2013, 2pm to 4pm at DPA

Evaluation Report

Introduction

The Disabled People's Association (DPA) conducted an Access to Banking Services Survey in early 2013. This survey aimed to assess barriers and/or difficulties people with disabilities may experience whilst accessing banking services. The findings of this survey were published on Thursday 25 April 2013. The full survey report was launched at a seminar held at DPA's office on the same day. The survey report can be downloaded from DPA's website. Copies of the report are also available from DPA's office.

Attendance

35 people including DPA's staff and members, Voluntary Welfare Organisations (VWO) partners, representatives from Banking Services, government officials and individuals with disabilities attended the Access to Banking Services Seminar.

Programme

(Please see appendices for copy of presentations)

Dr Marissa Medjeral, Executive Director of DPA welcomed the attendees and provided the historical background of DPA as well as its current functions and priorities. Marissa emphasised that "The right of a person with disabilities to manage their own finances is not only integral to living as independent a life as possible, it is also a right guaranteed to them when Singapore signed the Rights of Persons with Disabilities in November 2012. DPA understands that it will take time to realise this right, but hopes that banks take up the challenge sooner, rather than later."

Nina Munday, Diversity and Inclusion Consultant, who conducted the survey, shared some of the key survey findings with the delegates. She told the delegates that 65% of the survey participants said that they have experienced barriers/difficulties when using banking services. However, only 26% of them told their banks about their

problems. The barriers they experienced include using ATMs, authenticating their transactions using bank tokens or telephones, or visiting their local bank branches. Nina shared that the survey participants are looking for improvements in both accessibility and service delivery. The full recommendations are contained in the report.

Jeffrey Ee Hui Tan, Head of Onshore Priority Banking of Standard Chartered shared with the delegates the good practices and positive initiatives that already exist within Standard Chartered. As a bank, they will continue to learn and meet the needs of their customers better. Jeffrey welcomed the findings and encouraged people with disabilities to advise them on areas that they need to improve on.



Workshops

After the presentations, the delegates were asked to work in four separate groups to discuss a set of questions in relation to accessibility and service delivery, summary of discussions are listed in relevant sections:

- **Please share examples of the barriers/difficulties you encountered.**
 - Displays on ATMs are too small to cater for people with impaired vision. One delegate stopped using the ATM because she felt embarrassed by having to put her head close to the ATM screen in order to see. Now she relies on a family member to use the ATM.
 - Strong sunlight can cause glare on the ATM display which makes the ATM inaccessible to a user with impaired vision.
 - In order to obtain a talking-security token, people with visual impairments are being asked to collect them at bank's headquarter to verify his/her disability status. This is of great inconvenience for those who are in full time employment.
 - Many banks do not allow blind customers to operate individual accounts and insist that they operate joint accounts with family members instead.

This denies a blind person the opportunity to exercise independence in managing their personal and financial affairs.

- Banks rely on signatures for some transactions. For the blind, signatures are often not a good means of verification as blind people tend to have less consistent signatures.
 - ATMs are not accessible for the blind as information feedback is largely visual through the ATM display. Touchscreen/dynamic displays while providing more functions to the sighted users are completely inaccessible to the blind.
 - While the general banking services, apart from phone banking are generally accessible to the hearing impaired, the main barrier experienced by the hearing impaired is the lack of non-auditory means for emergency/helpline communications.
 - Too many types of technologies. Need a universal system that is user-friendly.
 - \$500 minimum requirement to open an account. A significant number of people with disabilities are either on low or no income.
 - Long waits in branches, especially at weekends.
 - Software upgrades for online and mobile banking often render the system inaccessible.
 - ATM is broken and next ATM belongs to the same bank is too far away.
 - Minimum withdrawal amounts.
 - A generation of people with hearing impairment are illiterate and unable to use internet banking.
 - Physically inaccessible ATMs.
 - Choose bank based on accessibility features rather than on favourable terms or conditions or banking solutions that suit their needs.
 - Replacement of ATM cards needs telephone intervention.
 - Fragmented systems in the banking sector lead to confusion on the part of the client.
- **Please also share examples of good practices you encountered.**
 - Staff at bank branches are generally helpful. They will help when they see a visually impaired person enter a branch.
 - People with visual impairments prefer to use phone banking, OCBC is the only bank that enables third party payment or fund transfer through phone banking.
 - **What changes would you like the banking services to make to accommodate the needs of people with disabilities?**
 - Multipurpose ATMs that display written messages as well as having speech functions, with flowchart and pictures explaining functions and procedures of transactions. Introduction of key pads with raised buttons rather than touchscreens.
 - Instantaneous email or SMS helpline as an alternative to phone helplines.
 - Accessible helpdesk or counter dedicated to help people with disabilities or elderly.
 - Standardised policies for serving disabled clients.
 - Have wheelchair access at branches and as well be compliant with BCA Accessibility Code.

- Clients' special needs are coded in bank cards.
- Lower height of ATMs, more accessible for wheelchair users.
- Waive of surcharge for falling below the allowed minimum amount of money in an account as well as sending a SMS prompt if amount in the account falls below that amount.
- Workshops on banking – better understanding on how to access and manage personal finances.
- Extended banking hours in designated branches within different community areas.
- Alternative authentication using biometric data, rather than signatures for those who have visual impairments.
- More interaction between banks.
- Priority banking service for people with disabilities.
- Special SMS service to check balance for people with disabilities.
- Creating a profile within the banking system which indicates client's preference for alternative communication formats.



Evaluation

To the statement, 'The contents of this seminar are relevant to you personally or professionally', 57% of the delegates rated 5 (highest score), 24% rated 4, 14% rated 3 and 5% rated 2.

To the statement, 'The presentations are informative and useful', 62% rated 5, 19% rated 4 and 19% rated 3.

To the statement, 'The workshops are interactive and engaging', 62% rated 5, 24% rated 4 and 14% rated 3.

To the statement, 'The length of seminar is satisfactory', 52% rated 5, 29% rated 4 and 19% rated 3.

To the statement, 'The venue is suitable for this seminar', 52% rated 5, 24% rated 4, 14% rated 3 and 9% rated 2.

To the statement, 'The refreshment is sufficient', 57% rated 5, 19% rated 4 and 19% rated 3.

The delegates most enjoyed:

- "Hearing about Standard Chartered initiatives"
- "Discussion about issues"
- "The feedback channel available to us"
- "Informative!!!"
- "Listening to feedbacks"
- "Workshop – improvement on accessibility"
- "Workshop is helpful to improve needs of Disabled."
- "Sharing session"
- "Survey report and workshop"
- "Shopping"
- "Understand that Standard Chartered has talking ATM"
- "Sharing by people with disabilities"
- "The discussion in the workshop"
- "Survey findings, breakout"
- "Discussion sessions"
- "Group discussion"

The delegates least enjoyed:

- "Nothing"
- "Nil"
- "The long seminar time and venue"
- "Reading"
- "The room is relatively stuffy, perhaps the aircon is not working."

Other comments the delegates shared with us:

- "Though not personally relevant to me, it is important to discuss and be involved with the members of the PWD community."
- "Update us about the outcome"
- "Room – need to expand size"
- "The banks on the list in the survey should have some sharing on what they have done for the disabled group so far"
- "More advocacy issues"
- "Found the seminar very good"
- "We should continue to work together towards accessibility for people with disabilities"
- "Involve ABS" (Association of Banks in Singapore)
- "More banks and VWOS" (Voluntary Welfare Organisations)

The delegates suggested the following topics for DPA to address:

“Anything”

“OK but people crowded in Jurong Point and can’t find DPA’s office.”

“Topic relate to UNCRPD”

“Pedestrian crossing”

“The elderly group”

“Transport issues”

“Public awareness on transport”

Acknowledgement

Thank you to the speakers and delegates for their full participation at the seminar.

Also thank you to DPA’s staff team who ensured the smooth delivery of the seminar.

Prepared by
Nina Munday
Diversity and Inclusion Consultant
02 May 2013



DISABLED PEOPLE'S ASSOCIATION

Dr Marissa Medjeral
Executive Director

Welcome

• Participants:



DPA's Advocacy Work

The Disabled People's Association (DPA) is the only advocacy organisation in Singapore that deals with cross disability issues.

- As part of our advocacy mandate DPA takes on topical issues that other organisations are not already dealing with and raises awareness about that issue not only in the disability community, but with key stakeholders and the public.
- Seminars such as the one being held today and that bring together these stakeholders are an important way of establishing relationships and starting a dialogue between groups that may not otherwise have a chance to meet.

Convention on the Rights of Persons with Disabilities

- The United Nations Convention on the Rights of Persons with Disabilities (CRPD), which Singapore signed on November 30th 2012, legally obligates signatories to align national policy and laws with the convention.
- CRPD contains a number of provisions that refer to a person with disabilities and accessibility to banking services.
- Article 9 deals with Accessibility and clause 2.b affirms that the state should ensure that private entities that offer facilities and services, which are open or provided to the public, take into account all aspects of accessibility for persons with disabilities.
- Article 12 affirms the right of a persons with disabilities to have equal recognition before the law. Clause 5 addresses the right of persons with disabilities to control their own financial affairs and have equal access to financial credit and loans.
- With the Government trying to make people with disabilities more independent by promoting better education and employment for them, it is important that they are able to manage their own financial affairs and take an important step towards living an independent life.

Enabling Masterplan 2012-2016

- National policy on disability
- Vision: Working towards a Singapore as an inclusive society where persons with disabilities are empowered and recognized, and given full opportunity to become integral and contributing members of society
- No explicit recommendations regarding accessibility to banking services, but seeing as the CRPD is a legal mandate, banking services will have to become reasonably accessible
- This is the time when the banking sector can lead the change, rather than reacting to Government policy or legislation

Thanks

Thank you again for being part of this seminar and I hope we all have a constructive and meaningful discussion that is just the start of an on-going dialogue on disability issues.



ACCESS TO BANKING SERVICES SURVEY

Findings

Nina Munday
Diversity and
Inclusion
Consultant



About DPA

The Disabled People's Association (DPA) was established in 1986 with a mission to be the voice of persons with disabilities, working with them to achieve full participation and equal status in society through independent living.

Our objectives are:

- To empower persons with disabilities with the necessary skills and knowledge for independent living and advance their full participation in the community.
- To create awareness of disability issues through public education, consultative services and research
- To initiate joint advocacy with other disability organisations
- To affiliate with and to further the work of any national or international organisations promoting the interest, welfare and rights of persons with disabilities.

Background

- On 10 December 2012, Straits Times published a letter 'Blind are excluded from new banking requirements'
- This survey designed to assess the barriers and/or difficulties people with disabilities may experience whilst accessing banking services



Methodology

- Questionnaires – simple and short, divided into five parts.
- Disseminated on 8 January 2013 and closed for responses on 8 February 2013



Participants profile

- 46 people participated in this survey, 50% males and 43% females.
- Multiple disabilities
- Age ranged from 18 to 71 and above
- They are representative of different ethnic and faith groups.

Findings

- 89% say they have their own bank accounts, 11% either do not have an account or share an account with their family members.
- 26% have accounts with more than one bank.
- Most preferred method of accessing their bank accounts is ATM (70%) followed by Online Banking (54%).
- Majority of participants use their bank accounts for withdrawals (76%) and saving (67%). Other purposes include Making Payment (54%), Deposit (39%), Cashing Cheque (26%) and Investment (6%)

Findings

- 54% say they require assistance when accessing their accounts.

"Whenever I have issues with my bank account, I need to go to the counter in person and sometimes, it may not be very convenient to settle simple things for example waiver of credit fees, or clarification of discrepancies in the bank statement. These minor issues can be done easily over the call but as for the deaf individuals, it will be challenging for us and we need to find quicker way to get in touch with them. As a result, I have to trouble someone to call the bank and very often the bank requires my presence instead of my representative due to the confidentiality."

Findings

"I need sighted help when using ATMs"

"I set up a joint account with my daughter. She goes to the bank for me as I find the queuing system frustrating."



"Only when it comes to activate bank tokens. Banks are silly when they insist us to talk over phone just to activate token."

Findings

- 65% of the participants say they have experienced barriers when using banking services.

"Twice I got calls from my bank and I have asked my spouse to call the bank what was going on. The customer service officer insisted I should call and that my spouse is not allowed to call on behalf of the holder account due to the confidentiality. My spouse was angry and went to the counter scolding the officer to check my applicant form that it did state my mobile number (please sms only)."

Findings

"ATMs are generally inaccessible. This is even more so with touch screens and the absence of voice feedback for various onscreen functions."

"Some of the ATM have a step to climb up to access the machines. ATM branches have difficult ramps or no ramps to access the machines."



Recommendations

Improvement in accessibility

- Braille letters imprinted on the online banking token / ATM / bank passport for the visually impaired
- Automated voice guides at ATMs and online banking
- Use text or email for communication with hearing impaired account holders
- Have accessible ATMs where wheelchair users can reach the screen and key pad comfortably
- Increase allocated time for performing transactions
- Lower counters including deposit counters at branches to a height where wheelchair users can communicate with tellers comfortably
- Alternative authentication to accommodate the different needs of disabled account holders
- Accessible bank branches for people with mobility problems

Recommendations

Improvement in service delivery

- Better customer service training for bank staff to help them be more patient, helpful and respectful
- Priority service for people with disabilities
- Account holders' special needs should be stored with their general information and easily accessible by all staff, records should show account holders' preferred method of communication
- Collaboration among banks to explore the possibility of one-stop service for common banking transactions
- Special training for staff, e.g. sign language
- A more representative staff team i.e. employ people with disabilities
- Regular consultation with customers who have disabilities

Thank you

- DPA's Board and Staff members
- Participants
- Partners
- Attendees at Seminar

Accessibility to Banking Services

25th April 2013

Jeffrey Tan
Head, Branch Banking



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Here For Good in Singapore



- Over 150 years in Singapore
- 19 branches island-wide
- Over 7,000 employees representing over 75 nationalities



1

Leading the way through Diversity & Inclusion



Gender

Disability

Nationality

Within the workplace we:	In the community we:	With our customers we:
<ul style="list-style-type: none"> ❖ Recruit & support Bank employees with disabilities and those who are visually impaired; ❖ Ensure building are accessible to those with disabilities; ❖ Have global standards to ensure the health and safety of all individuals, including those with disabilities 	<ul style="list-style-type: none"> ❖ Focus on supporting financial education and empowerment as well as community engagement ❖ Engage with partners and others in the field through networks and community sponsorships ❖ Commit to help the visually impaired through our Seeing is Believing Programme and our support of World Sight Day. 	<ul style="list-style-type: none"> ❖ Use our inclusive approach to better understand and serve all our stakeholders ❖ Ensure that many of the Bank's products and services are localised and reflective of the society and customer base that we support.

2

Disability Initiatives with Customers





Talking ATMs

The Bank has over 300 talking ATMs in three different markets with a plan for expansion. Talking ATMs give access to those with visual impairment, as it "talks" through transactions.



Clear Account Opening Protocol

For customers who are visually impaired



Training & Awareness for Frontline Staff

All new frontline staff is trained specifically around disability and other special needs.



Accessible Premises

The Bank has published an Accessibility Checklist which is used for all new Bank buildings, globally to ensure access for customers and employees with disabilities



Online & Mobile Banking

The Bank's public website is fully W3C compliant and therefore readable by common software used by those with visual impairment.

3

Seeing Is Believing



Seeing is Believing

39 million blind people in the world but 90% of blindness can be avoided.
50 is our global programme which raises funds to tackle avoidable blindness.
Support this worthy cause today!



StanChart raises \$360k for charity

StanChart, a Hong Kong bank, has donated \$360,000 to support the 50:50 campaign, which aims to raise funds for the prevention of avoidable blindness. The bank's contribution is part of a larger effort to support the campaign, which has raised over \$1m to date. The bank's donation is the largest from a single source to date.



**Raised over
\$51m to date**