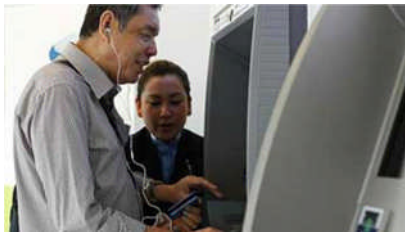




# Disabled People's Association



## Access to Banking Services Survey Report 2013

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## Foreword

On November 30<sup>th</sup> 2012 Singapore signed the Convention on the Rights of Persons with Disabilities (CRPD) and declared to the international and local community its intention to be an inclusive society. This important step towards an accessible Singapore was a culmination of a number of years of preparation by Government agencies to align local policies with the articles of the Convention. Being a signatory of the Convention is not just a signal of intent, but also legally obligates a country to fulfil the obligations of the CRPD.

One of the core principles of the CRPD is ensuring that persons with disabilities are able to live as independently as possible and Article 12 affirms one's right to control their own financial affairs. Being able to control one's own finances is an important measure of one's autonomy regardless of disability. If all it takes for a person with a disability to have that autonomy is a few policy and/or procedure changes or the integration of some assistive technology Disabled People's Association believes it is important to advocate for. This is not a matter of better customer service, but recognition of the right of persons with disabilities to be treated on an equal basis with those who do not have disabilities.

Disabled People's Association understands that significant progress has been made in Singapore towards recognising the basic needs of people with disabilities. However, more needs to be done to ensure that people with disabilities are given the chance to be part of this process of change as they are the ones who best know their needs. The banking industry in partnership with both their customers and employees with disabilities can help to build a truly accessible service.



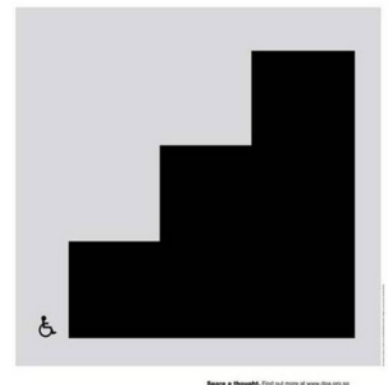
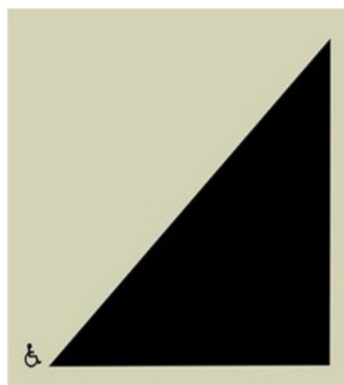
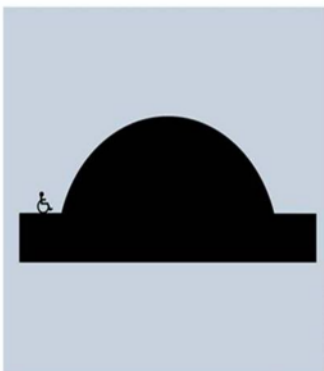
**Marissa Lee Medjeral**  
Executive Director

## Introduction

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.



## **Purpose**

Financial independence is an essential part of achieving independent living whereby people with disabilities having equal access as people without disabilities and having choice and control over the assistance/equipment needed to go about their daily life. In order to achieve this, an individual with disabilities should enjoy the same access and control over their personal finances.

On 10 December 2012, Straits Times published a letter 'Blind are excluded from new banking requirements' which prompted us to develop a simple survey to assess the barriers and/or difficulties people with disabilities may experience whilst accessing banking services.

The survey was launched on 8 January 2013 and the closing date for responses was 8 February 2013.

We hope by conducting this survey, the banking sector in Singapore will learn about the experience of people with disabilities while accessing their services. Moreover, the sector will adopt the recommendations and work towards improving accessibility to banking services for all.

## **Methodology**

A questionnaire (appendix 1) was designed and disseminated to over 200 DPA's contacts including members, partners and voluntary welfare organisations. Partners and voluntary welfare organisations were asked to help us to share the questionnaire with their staff and users.

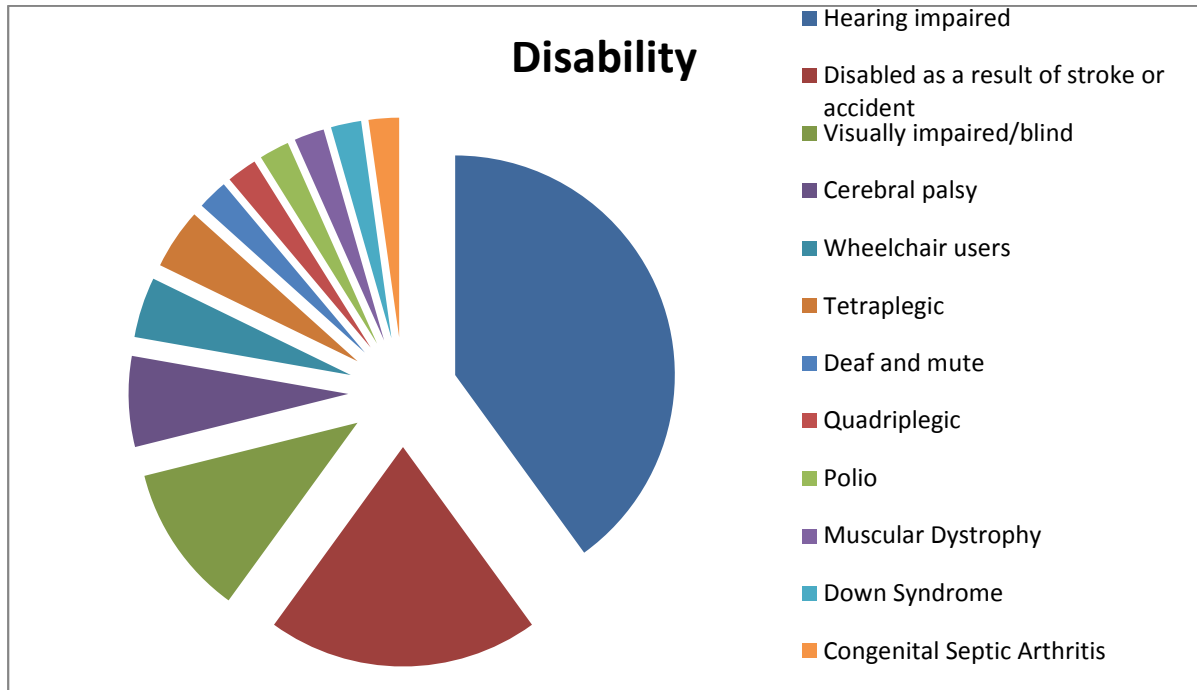
We were pleased that some of our partners actively encouraged their staff and users to take part in the survey. DPA's staff members were invited to visit a rehabilitation centre to interview their members directly.

In response to the feedback given, the questionnaire was adjusted to make it accessible to people who have visual impairment.

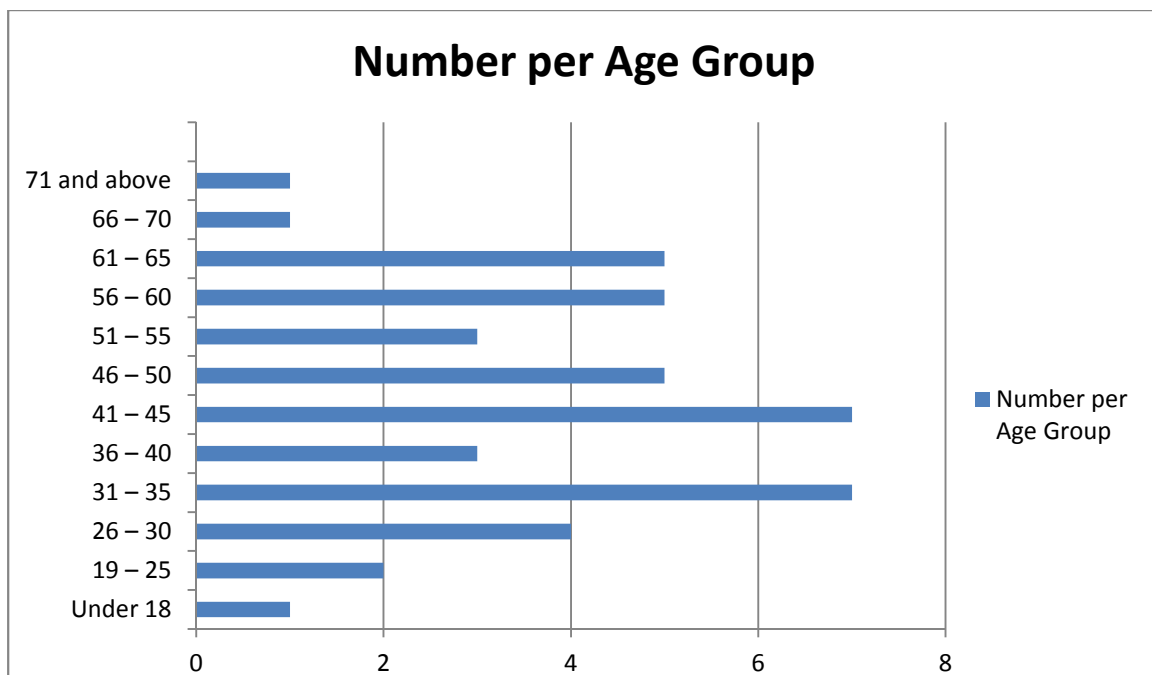
## Participants Profile

46 people participated in this survey, of which 23 (50%) are males and 20 (43%) are females. Three of them did not tell us their gender.

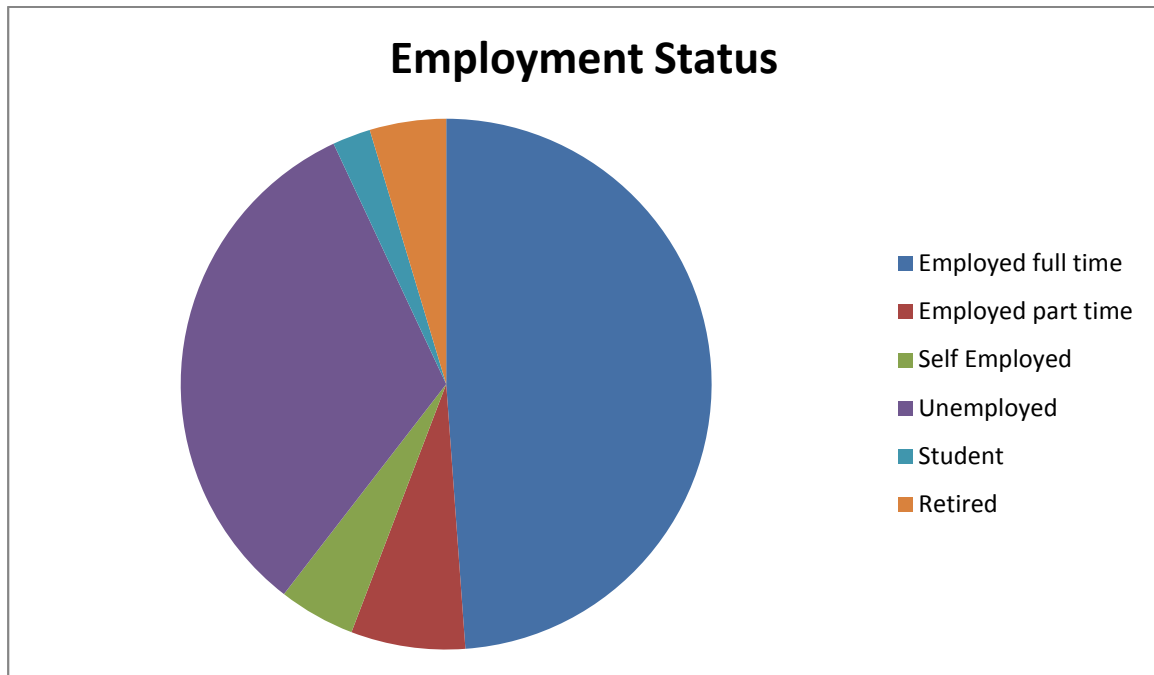
45 (98%) of the participants have disabilities. They describe their disabilities as below:



The participants are of the following age groups:

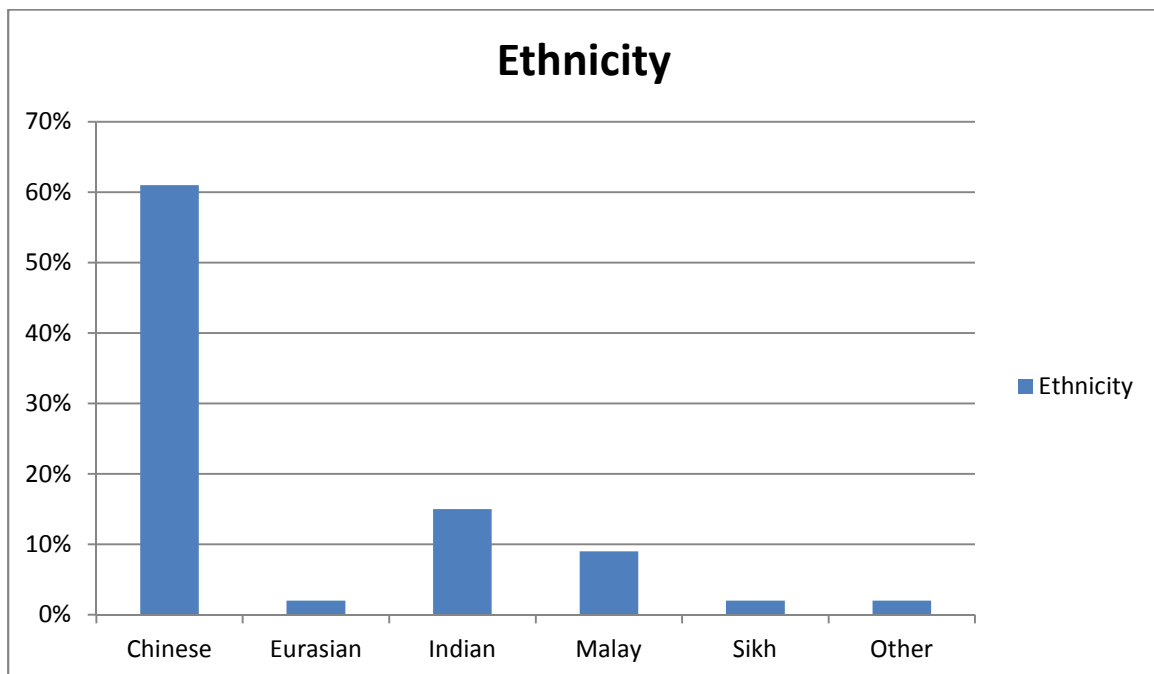


Their employment statuses are illustrated as follows:

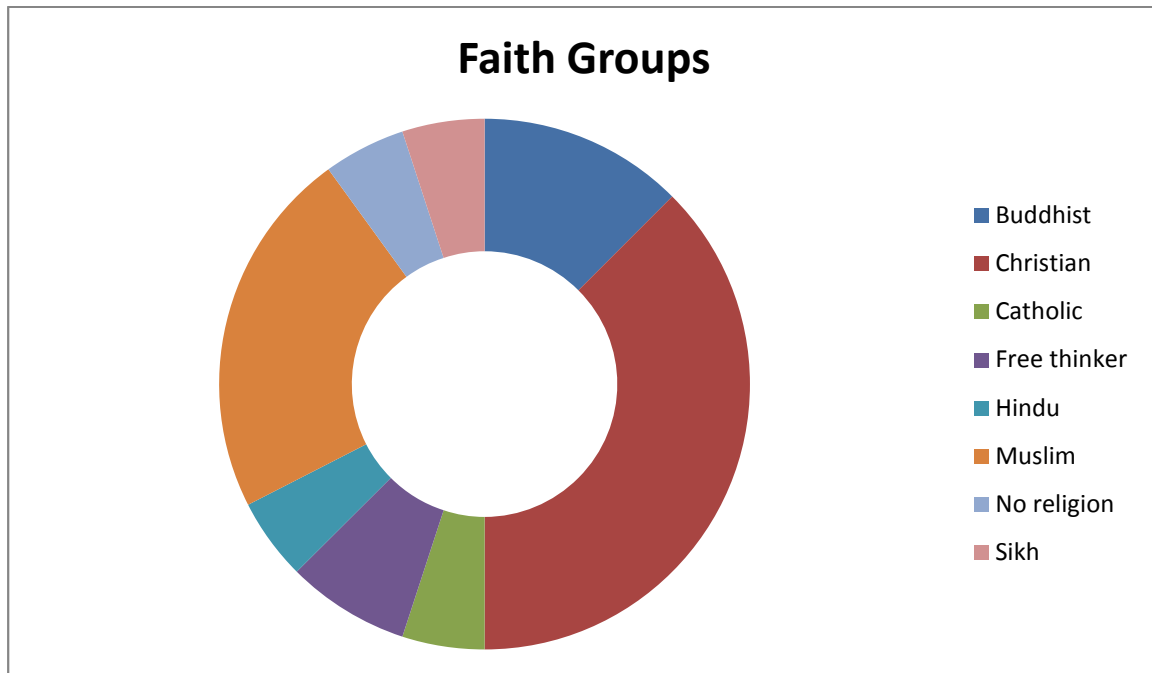


21 (46%) of the participants told us that they are married, 21 (46%) are married and 2 (4%) are divorced.

All participants are Singaporeans and they come from a variety of ethnic backgrounds:



The participants comprise of the following faith groups:



## Findings

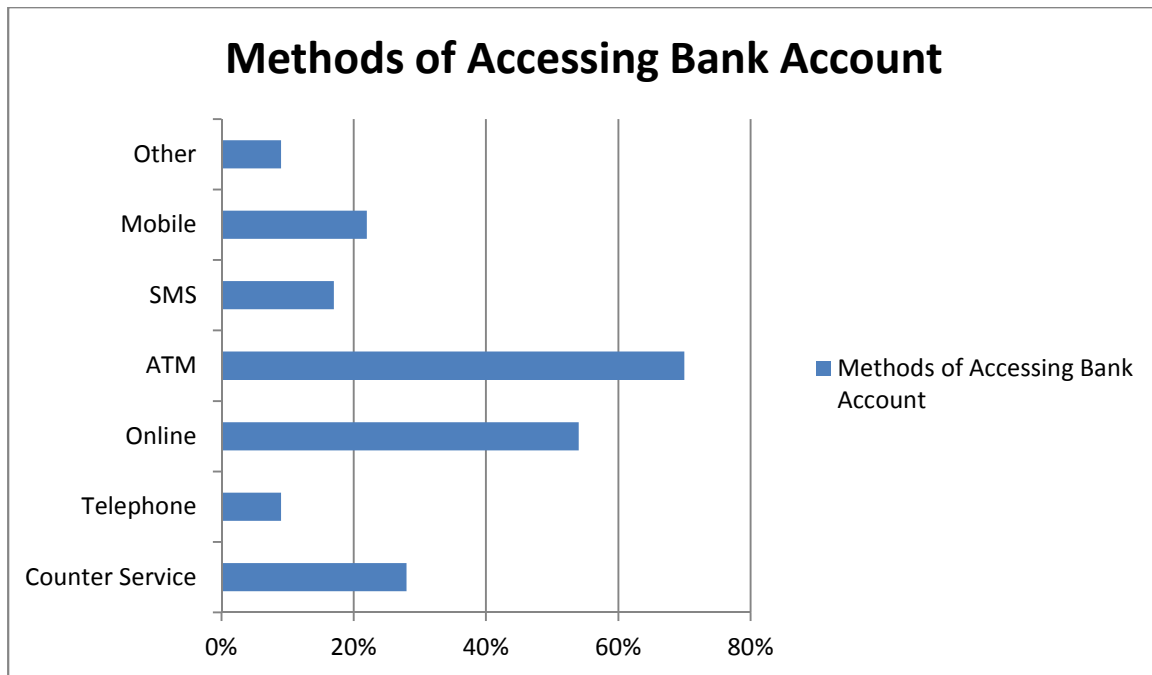
41 (89%) of the participants say they have their own bank accounts. Only 6 (11%) say they do not have an account or they share an account with their family members.

The banks that they use include the following:

- POSB
- DBS
- OCBC
- UOB
- Citibank
- Maybank
- HSBC

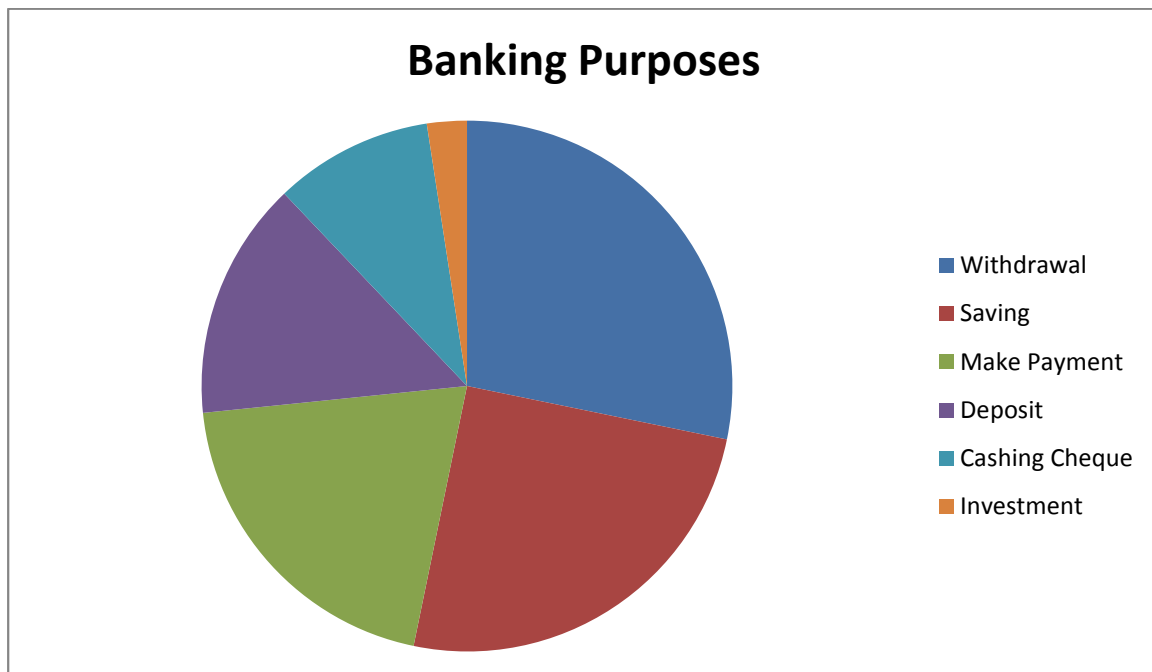
26% of the participants have accounts with more than one bank. Some have accounts with as many as five different banks.

The most preferred method of accessing one's bank account is Auto Teller Machines (70%) followed by Online Banking (54%). The methods the participants use are illustrated in the chart below:



Four participants say they use other methods e.g. deposit box or a combination of methods together.

The majority of the participants use their bank accounts for making withdrawals (76%) and saving (67%) as well as for other purposes as shown in the following chart:



Some participants access their accounts to check statements or issue cheques.

26 (54%) say they require assistance when accessing their accounts. Here are some of the examples of their stories.



*“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.”*

*“I need sighted help when using ATMs”*

*“In my home office, my personal assistant helps me with internet banking, reviewing the monthly bank statements. If I queue at the branch, the staff are quite helpful in getting me my documents from my backpack. I access the ATM independently or with my caregiver’s assistance.”*

*“I am assisted by bank staff or security officers when using ATM with touch screens fund transfer”*

*“I set up a joint account with my daughter. She goes to the bank for me as I find the queuing system frustrating. I had to wait in the queue for a long time.”*



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

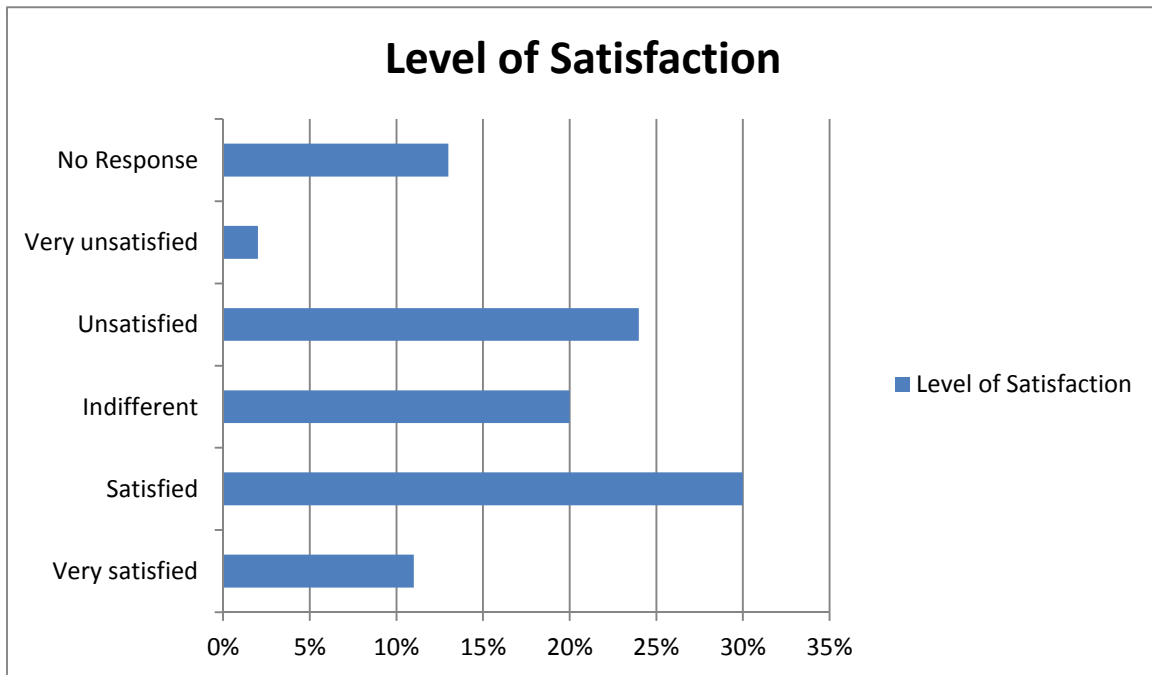
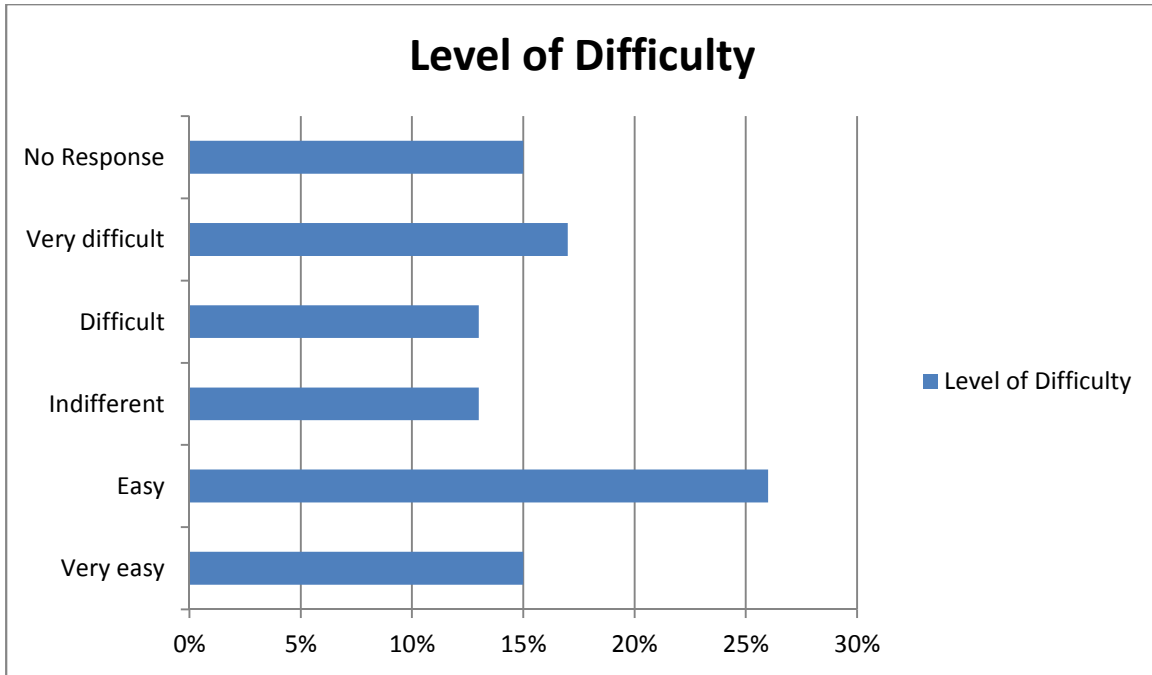
*“If problems crop up like forgotten password, I got to go down to the bank and get someone to interpret for me in sign language.”*

*“I ask for assistance as I am deaf. The staff spoke to me but I gestured to her that I am unable to hear. I asked her to write on paper so that we can communicate on papers to avoid miscommunication.”*

*“Normally I do not need assistance except for banking matters that I am forced to make trip to banks because I cannot access to telephone calls to banks.”*

A significant number of participants say that they rely on their family member such as spouse, daughter, son or a sibling to help them with accessing their bank accounts.

In terms of level of difficulty and satisfaction in accessing bank accounts, the participants have varied opinions:



65% of the participants say they have experienced barriers when using banking services. The barriers experienced by the participants ranged from access to branches, ATMs, using security tokens to receiving telephone calls. Below are examples of their experiences in their own words:



*“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)."*

*"ATMs are generally inaccessible. This is even more so with touch screens and the absence of voice feedback for various onscreen functions. For one bank, the 1-time SMS OTP expires in about 30 seconds. Hardly enough time for the visually impaired to hear and type in the number when doing internet banking. Yes, the voice IB Secure device can be used instead, but I find it too big to carry around. Some bank's login page is inaccessible. Using Window-eyes and Voiceover, I can't find the place to enter the user id and password."*



*"One of the biggest barriers is accessing selected ATM machines. Putting the security screen over the numbers makes it difficult for a quadriplegic like myself to enter my pin independently. I actually have to use a pen to do so. In addition for the wheelchair-bound to utilise it as we are forced to access it laterally."*

*"1) Kerb to climb before accessing ATM 2) Unable to use touch-screen ATM due to poor finger co-ordination. 3) Lack of time to complete banking transactions."*

*"Not easy to access the bank. Staff do not automatically come to assist when they can see that you are in a wheelchair. Do not open the door for us or help us to the counter. The counter is too high."*



*"1) These days all banks have introduced tokens as part of precaution to prevent unauthorised transactions. This resulted in creating inconvenience. For one, they require telephone conversations to activate. Often we have to go down to banks to do so. 2) Whenever I received calls from banks (usually telemarketers), they refuse to entertain my colleagues' requests (colleagues help me make calls). They often insist that I must do personal talking!"*

*"1) Some of the ATM have a step to climb up to access the machines. 2) ATM branches (small) have difficult ramps or no ramps to access the machines 3) Without standing up, wheelchair people can't see the screens of the ATM. 4) Privacy - people behind queuing can see our screens. 5) Number of ATMs around."*

*"Sometimes when it comes to communication barriers, it will be understandable that the staff has to attend to other hearing customers as there is a long queue. Sometimes there was a miscommunication between staff and me as the staff was in a hurry to get everything done for me without checking or clarification."*

*"When there was once I need an assistance as the ATM didn't print out the receipt and there is no mention on*



*the screen that the paper is currently available. I need the reference number urgently. So I try my luck to call the customer service beside the ATM, I couldn't understand what he said and so I asked him to repeat and speak loud but end up scolding me, as he was very frustrated."*

*"Not possible go to the counter because all counters very high. Not possible to use ATM."*

Only 26% of the participants told their bank about their experience. Some banks took positive action for example:

*"That the officer apologies and will check the file. Nothing much that I know of."*

*"I forgot to take my card back from ATM machine. I have to go to bank to cancel my name nets card. So I make new card again."*

*"They will help me when I mentioned my disability"*

*"Sending me a letter for all bank statement and I can write them a feedback."*

## **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

### 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

## **Conclusion**

This simple survey conducted by the DPA demonstrated that people with disabilities continue to experience barriers in carrying out their normal daily activities, on this occasion, accessing their personal finances. It appears that ATMs and online banking are the most frequent tools participants use to access their bank accounts; however these tools also present key barriers to people with disabilities. Insufficient consideration has been given to the design of these facilities with respect to people with disabilities.

The sample in this survey may appear to be small. However as demonstrated in participants' profile, the sample is representative in relation to age, gender, disability, faith/belief and ethnicity. Therefore the views gathered in this survey are significant.

It is important to note that the participants in this survey are mostly satisfied with the services provided by their banks. The recommendations contained in this report will help banks to remove or minimise the barriers, identified by their customers, which currently exist in their services.

While redesigning some of their services, it is advisable that banks should develop an assessment tool to help measure the likely impact their services will have on people with disabilities. It is also advisable that the banks should offer alternative authentication methods for people with different disabilities. The range of disabilities are varied therefore the services need to be flexible enough to accommodate individual customer's needs.

Most importantly, people with disabilities wish to be consulted so that any existing or potential barrier can be eliminated from the system. They want to be listened to when they make suggestions on how banking services can be improved for their benefits.

The DPA will continue to work towards an inclusive Singapore and we welcome partners from all sectors to help us to achieve this.

## **Acknowledgement**

Thank you for the advice from DPA's board members on the design of the questionnaire. We want to thank all the participants for their time to respond to this survey. We also want to acknowledge our partners' support in encouraging their users and staff to complete the questionnaire.

## Appendix 1

### Access to Banking Services Survey Questionnaire

#### Part A: Personal Information

<b>Surname:</b>	
<b>First Names:</b>	
<b>Address:</b>	
<b>Postcode:</b>	
<b>Telephone:</b>	
<b>Email:</b>	

**Do you have a disability?**

Yes

No

If yes, please describe your disability:

**If you are a care giver assisting another person in completing this form, please describe your relationship with the person with disabilities.**

#### Part B: Access to Banking

**Do you hold a bank account with your own name?**

Yes

No

If no, please tell us the reason:

**Which bank do you use for your main bank account?**

**What is your preferred method(s) of accessing your bank account (please tick all those applicable) :**

Counter Service <input type="checkbox"/>	Telephone Banking <input type="checkbox"/>	Online Banking <input type="checkbox"/>
Auto-Teller Machine (ATM) <input type="checkbox"/>	SMS Banking <input type="checkbox"/>	Mobile Banking <input type="checkbox"/>

Other (please explain):

**Please state the main purpose(s) of accessing your bank account (please tick all those applicable):**

Saving <input type="checkbox"/>	Deposit <input type="checkbox"/>	Withdrawal <input type="checkbox"/>
Cashing Cheque <input type="checkbox"/>	Make Payment <input type="checkbox"/>	Investment <input type="checkbox"/>

Other (please explain):

**Do you normally require assistance when you access your bank account, if yes, please tell us how and who provide you with this assistance?**

**Part C: Barriers to Banking**

**Please rate the level of difficulty in accessing your bank account by yourself:**

Very Easy <input type="checkbox"/>	Easy <input type="checkbox"/>	Indifferent <input type="checkbox"/>
Difficult <input type="checkbox"/>	Very Difficult <input type="checkbox"/>	

**Please rate your satisfaction with the services your bank provide to you in relation to your disability:**

Very Satisfied <input type="checkbox"/>	Satisfied <input type="checkbox"/>	Indifferent <input type="checkbox"/>
Unsatisfied <input type="checkbox"/>	Very Unsatisfied <input type="checkbox"/>	

**Please describe in your own words barriers you have experienced in accessing your account as a direct result of your disability:**

**Did you tell your bank about your experience?**

Yes

No

If yes, what action was taken by your bank?



**Part D: Recommendation**

**What recommendations would you like to make that will help banks in Singapore to improve their services for people with disabilities?**

**Is there anything else you would like to tell us?**

**Part E: Equal Opportunity Monitoring**

**Age Group:**

Under 18       19 to 25       26 to 30       31 to 35   
36 to 40       41 to 45       46 to 50       51 to 55   
56 to 60       61 to 65       66 to 70       71 and above

**Gender:**

Male       Female

**Employment Status:**

Employed Full-Time       Employed Part-Time       Self-Employed   
Unemployed       Student       Homemaker   
Retired       Other (please state):

**Marital Status:**

Married       Single       Living with Someone   
Separated       Divorced       Widowed

**Ethnicity:**

**Religion/Belief:**

**Nationality:**

**Please return this form to Disabled People's Association office by Friday 8 February 2013. Thank you!**

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