The banking experience
How to make financial services accessible for blind and partially sighted people

RNIB Good practice and standards
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“I find it hard to use internet banking because of receiving the password. It would be much easier if I could pick up the password from my bank or if they could phone it through to me in a secure way somehow.” Tim
Managing your money is difficult enough for many of us, but for blind and partially sighted people, who can be hampered and stymied by unintended difficulties, the challenge can be monumental.

It can be the simple things that are most difficult – getting bills in a suitable format, withdrawing cash from an ATM or even finding where to queue in a branch.

With almost 2 million people in the UK living with sight loss – 90 percent of these over the age of 60 – and an ageing population due to grow quickly over the next few years, building accessibility into your practices is key to being a responsible institution.

It’ll help to ensure that a significant number of the population can manage their money independently, stop potential financial problems spiralling out of control and use new technology to its full advantage. And let’s be honest, it can help prevent your company being the victim of seriously unpleasant publicity.
Don’t see accessibility as an add-on. Do it as part of your initial planning, and talk to your blind and partially sighted customers to find what they want. The best place to start? Well, it’s right here – this RNIB guide makes it easy for you and is jammed with tips, good practice and case studies on how to meet the needs of people with sight loss.

I really look forward to seeing the changes RNIB can bring about through its work on this important project.

Martin Lewis – MoneySavingExpert.com

MoneySavingExpert.com is dedicated to saving consumers money and is working with RNIB’s Accessible Online Service Project to continually improve its accessibility.
Who should read this and why

Being able to manage your money is an essential component of independence. Blind and partially sighted people should be able to access banking in ways that meet their needs as valued customers. This guide will assist banks, building societies and other financial service providers to go beyond simply fulfilling legal obligations and to offer excellent customer service to blind and partially sighted customers.

The banking industry was one of the first to consider accessibility on a commercial basis for blind and partially sighted people but there is work still to be done. This guide contains detailed advice on accessibility improvements you can make as well as top tips and signposting to more detailed and relevant information. We understand how important good customer service is to your organisation and in this guide we help you to get it right for your blind and partially sighted customers. It is our commitment to engage with the financial industry to create a more inclusive society for blind and partially sighted people.
Who should read this and why

Further information:
For details of relevant legislation, visit rnib.org.uk/equalityactinfo

To download a copy of this guide, visit rnib.org.uk/finance

“I’m desperate for ATMs to be made more accessible to blind and partially sighted people. It would make such a difference to be able to draw out money in this way without having to rely on my fiancé and would enable me to feel so much more independent.”

Lorraine
Industry support for this guide

British Bankers’ Association

The British Bankers’ Association recognises the fundamental importance of ensuring a fair and accessible banking experience for every customer. Getting it right when it comes to providing effective and efficient banking services to blind and partially sighted people is particularly important given the UK’s ageing population and this practical guide usefully sets out steps that can be taken to improve accessibility.

We were delighted to work together with RNIB and other groups on the production of this guide and are firmly committed to continued engagement on this important issue.

Angela Knight CBE
Chief Executive of the British Bankers’ Association
Financial Services Authority

The Financial Services Authority welcomes RNIB’s good banking guide and the positive work they are doing in this sector. We encourage firms and stakeholders to engage with the issues raised and to work with others to ensure they are considering the needs of all consumers.

On behalf of the Financial Services Authority
Consumer Engagement
The costly truth

The benefits of an inclusive banking service

Being able to control your own money is an essential daily need. Without the ability to manage your finances, a person can lose independence and dignity and feel excluded. Only 29 per cent of blind and partially sighted people say they are able to manage their finances independently, even though most would like to [1].

A considerable section of your banking customers are likely to have some problems with their sight or will have sight loss in their later life. Sight loss is a significant issue for any customer-service orientated organisation. In the UK there are almost two million people living with sight loss. This includes around 360,000 people who are registered severely sight impaired/blind or sight impaired/partially sighted and all other people whose sight problems have a similarly serious impact on their lives. The number of people living with sight problems in the UK is increasing due to an ageing population. By 2020, it is estimated that there will be 2.25 million people living with sight loss, and by 2050 this figure will reach 4 million [2]. The older you are the higher your risk of losing your sight. At 75 years old, one in five people will have sight
The costly truth

problems, and this rises to one in two at 90 years old. People aged 85 and over are the fastest growing age group in the country. In 1984 there were only 660,000 people aged over 85, by 2034 this number is projected to rise to around 3.5 million [2].

With retail banking introducing new ways of providing services to their customers, changes and developments threaten to leave blind and partially sighted customers behind. Difficulties using credit or debit cards, or reading information either sent or accessed online are amongst the most cited problems faced by blind and partially sighted people, and a shocking 89 per cent find it difficult or impossible to use an ATM independently [3]. Over one-third of blind and partially sighted people still do not receive basic financial information like bank statements in their preferred formats.

Many of the adaptations and much of the support that can help improve services and access for blind and partially sighted people will also help all disabled people and benefit the wider community. Clearer signage, person-centred support from banking personnel either in branch, or on the telephone, and responsive online services would also benefit older people and people with other disabilities. There are around 8 million people in the UK who are print impaired, living with sight loss, have dyslexia and/or
another physical disability which makes it uncomfortable, difficult or impossible to hold a book or turn a page [4]. There are over ten million people with a limiting long term illness, impairment or disability in Great Britain [5]. These changes could benefit them too.

Not all blind and partially sighted people require braille to be available, although some do. Preferred formats change depending on the nature of what is being read. Someone’s preferred format for reading a bank statement may be different from their choice for reading a financial information leaflet. The Network 1000 survey [6] found that 57 per cent of blind and partially sighted people could use large print, and 72 per cent used audio to access information. Making information clearer and considering outputs should become a routine part of information provision.

In the UK the Equality Act makes it unlawful for businesses to treat disabled customers less favourably than others because of their disability, but it doesn’t begin and end with legislative duty. Great customer service can bring about many benefits to the business.
Business benefits

Banks which respond to customer need, and are able to tailor their services to meet them, achieve greater customer loyalty and reap the benefits of engagement with the community as a whole. Encouraging best practice and opening a dialogue between employees and blind and partially sighted customers can also improve employee engagement and enhance wellbeing within organisations, so benefits are felt not only by customers but by the whole organisation. It is worth considering the impact of adjustments on your wider business, your reputation, and on your employees.

The difficulties your customers face

Based on findings from a survey of 500 blind and partially sighted people [7]:

- 61 per cent had experienced difficulty when dealing with financial information, money or credit/debit cards
- 89 per cent found it difficult or impossible to use ATMs independently
- 37 per cent who requested information in their preferred format did not receive it (namely braille, audio and large print)
Only 29 per cent of respondents manage their finances independently. Although there are several reasons for this, the survey shows that as a whole, the vast majority would prefer to take control of their financial affairs.
What can customers with sight problems see?

Being blind does not always mean that a person is living in total darkness. The majority of blind and partially sighted people have some useable sight with just four per cent having no light perception. Many blind people and the majority of partially sighted people can recognise a friend at arm’s length.

Some people may have more than one condition or different levels of sight loss. The pictures on this page will give you some idea of what people may see, but it should be remembered that people are affected by eye conditions in different ways: some will have no central vision or no vision to the sides; others may see a patchwork of blank and defined areas, or everything may be seen as a vague blur. Some may have difficulty seeing but might not describe themselves as partially sighted.

Jean is looking to invest £15,000 and is researching products on offer. This is how Jean might see your investment advice guide with one of the following eye conditions:
What can customers with sight problems see?

Glaucoma can result in tunnel vision, where all side vision is lost and only central vision remains.

Diabetic retinopathy can cause blurred or patchy vision.

Macular degeneration can lead to a loss of central vision whilst side vision remains.
Making your services accessible

We have researched the banking habits of hundreds of blind and partially sighted people. Following the good practice advice in this guide can help ensure a more positive experience for blind and partially sighted people and help them maintain their independence and manage their money with confidence.

Good customer service

The experience of your customers with sight problems can be improved by addressing three broad areas. Firstly, make sure your staff are equipped to be as helpful and understanding as possible, secondly making sure the physical environment can be easily navigated, and finally ensuring that the services you provide are fully accessible.

It is important for your staff to be aware that not all people with sight loss are easily identifiable. Many, but not all, carry a white cane or use a guide dog and deaf-blind people carry a white cane with red bands. Some blind and partially sighted people are able to conduct their banking independently but others may need assistance.
Good practice

- Ensure all staff receive disability awareness training and that your procedures and policies make specific reference to sight loss. All training should be regularly updated and guidance provided in a Customer Charter, easily viewable by all staff and prominently located.

Many blind and partially sighted customers will have family or friends to assist them with financial processes and are happy with such an arrangement, however, there is potential for abuse and staff should be alert. If there are any suspicious circumstances such as when an older or vulnerable account holder wishes to make a withdrawal which is outside their normal routine, or is an unusually large amount, or if they are accompanied by an unknown person or a person who is attempting to direct the customer’s actions, staff should follow Trading Standards National Best Practice Guidelines for Bank and Building Staff to investigate the situation with the account holder and assess what action to take [8].
Trading Standards recommend four gentle-touch approaches:

- tactfully enquire why the cash is needed
- take the customer to a private area where possible
- point out the dangers of carrying large amounts of cash
- discourage them from withdrawing cash and point out other ways to make a payment.

Try to find a way to have the presence of the customer and their accompanying person recorded by your CCTV. If you remain concerned, you can discreetly seek their consent to inform Trading Standards or the police, who can then take action.

If a customer with sight loss appears to need assistance, your staff or front-of-house representative should introduce themselves (ensuring that the customer is aware they are speaking to them), explain who they are and ask if assistance is needed – letting the customer state what kind.

Ensure that your blind and partially sighted customers are aware of the full range of services available to them including the availability of documents in their preferred format.
Making your services accessible

Ensure that your queuing system is accessible or that staff are on hand to assist if necessary.

Some customers may need assistance getting around and locating information on particular services. It is important to allocate suitable staff to ensure effective communication and a clear understanding of your customers’ needs.

Over the counter services

44 per cent of the 500 blind and partially sighted people we surveyed reported that “over the counter” was their preferred method of banking. Making Express banking facilities more accessible will provide customers with choice and this is likely to mean fewer people needing to use counter services.

Good practice

- Offer your customers the option of using a Chip and Signature card and ensure that your staff can confidently process transactions, including cash withdrawals, using this system.
- Offer customers the option to authorise financial transactions using a voice signature system eg VoicePay®
CashFlows® pioneered the use of voice signature technology (VoicePay®) for the payments and financial services industries. Philip Thomas – Head of Product Development comments that: “These solutions are based on simply speaking into a mobile phone, rather than entering multiple passwords, PINs and memorable words or relying on paper-based verification removing much of the hassle of shopping online and offering a smooth and accessible solution compared to standard authentication methods”.

For further information:
Visit CashFlows® website at www.voice-pay.com
Making your services accessible

Chip and PIN – using Pin Entry Devices (PED’s)

Good practice

- Your staff should always enquire if assistance is needed – for example with placing a bank card into the machine slot or reading out the total amount the customer has entered.
- Ensure that your Pin Entry Devices (PED’s) do not incorporate additional or complex menu items and selections as part of the transaction process.
- At branches without security partitioning: if customers withdraw cash, the cashier should ask how they would like the money and provide accordingly – noting that receipts should be handed over separately.

For further information:
(PED) guidelines, visit the UK Cards Association website at www.theukcardsassociation.org.uk
Making your services accessible

Enhancing the physical environment

As well as good customer service from your staff, there are a number of small adjustments you can make to the physical environment to make your premises more accessible.

Good practice

- Organise the interior of branches to allow enough space for easy navigation including with a guide dog or sighted guide.
- Introduce the use of large print signage in high visual contrast colours to denote the entrance and exit points at queuing areas. Also use high visual contrast colours for your queue display systems.
- Position the reception/enquiry desk and waiting area close to the main entrance, ensuring visibility by using large print signage, in high visual contrast colours.

For further information:
RNIB Consultancy services, refer to pages 43-44.
Making your services accessible

Making your ATM estate accessible

For blind and partially sighted people, being able to independently access their money is of vital importance and accessible ATMs play a part in this. There are several ways in which you can make your ATM estate more accessible, some as simple as providing tailored communication.

Many blind and partially sighted people experience difficulty locating external ATMs. Below are some practical steps you can take to remove this barrier and improve customer experience.

Good practice

- Provide information on the geographical locations of all your ATMs and online information on the location of ATMs on your premises. Direct Enquiries publishes access data on their Nationwide Access Register and lists banks including those at supermarkets.
- Consider introducing large print signage, using a combination of high visual contrasting colours eg black text on a white background.
Making your services accessible

- Ensure pathways leading to internal terminals are kept clutter free and consider introducing a non-obstructive, tactile flooring system to guide customers to the ATM facility.

For further information:
Direct Enquiries Ltd, visit www.directenquiries.com

RNIB Product Design Consultancy, refer to pages 43-44.

Security is also a key concern, not just in relation to personal safety whilst using ATMs but also when using other services such as telephone and internet banking. Research also tells us that older people are more comfortable with ATMs located within banks and shops.

Good practice
- To maintain privacy and enhance security introduce, in branches with a vestibule, a non-obstructive queue controlling system eg a colour variation tactile flooring to denote personal space – in line with the company brand.

Today, only 11 per cent of blind and partially sighted people say they use ATMs unaided [3], compared to around 80 per cent of the general public [7].
Making your services accessible

What some industry experts have done to make their services more accessible

**Northern Rock**
“When we first rolled out the audio software we did so to internal ATMs only as we thought it would be safer for visually impaired customers. After consultation with RNIB we will now roll out more audio software to external ATMs that can be accessed 24/7. Personal security has not been an issue for our customers who use these machines.”

**Barclays**
As a result of RNIB’s Make Money Talk campaign, Barclays has committed to rolling out “talking ATM’s” towards the end of 2012. Speech output will be deployed on Barclays ATMs through audio jacks so that blind and partially sighted people will be able to plug in their earphones to listen to the options being read out to enable them to carry out their transactions.

“Barclays news means I’ll be able to access my money whenever and where ever I want which is fantastic. It’s going to make me much more independent and flexible with the way I get my cash. It’s going to make me the same as everyone else.” Martin, Barclays customer
Northern Bank
“We introduced our first talking ATM back in 2005. We were the first bank in the UK to do so. Prior to 2005 we had upgraded our base software that runs the ATM network and this was able to support the addition of the audio software.

A visually impaired customer who uses the talking ATMs can change their PIN to a number known only to them and therefore their PIN is not compromised by having to ask a third party to take cash out on their behalf. Any visually impaired customer can use our ATMs they do not have to be account holders. Any branch with an audio ATM will have customer service staff on hand to help a visually impaired customer through their first transactions”.

For further information:
RNIB Make Money Talk campaign, visit rnib.org.uk/talkingcashmachines
ATM design, visit the Payments Council website at www-paymentscouncil.org.uk
RNIB Product Design Consultancy, refer to pages 43-44.
Ten top tips

1. Train your staff
Whether your employees are working in a branch or in a call centre, make sure they have the training, processes and support to welcome and facilitate banking for your blind and partially sighted customers.

2. Welcome your customers
Have an easily located reception near the door with a receptionist who can come out to greet a blind or partially sighted customer, and make sure you welcome alternative methods such as Chip and Signature cards.

3. Make account information accessible
Ensure your customers receive their bank statements and other account information in their preferred format – whether that’s braille, audio, large print or accessible electronic formats.
Without this your blind and partially sighted customers have to rely on family and friends to access information for them, taking away their independence. This is especially important when dealing with account arrears.

4. **Make your online banking accessible**

An increasing number of blind and partially sighted people are using online tools. One of the easiest ways to offer an accessible banking experience to your customers is to ensure your website, including your online banking site, is accessible.

5. **Keep in touch with your customers**

Make sure you offer all customers alternative formats and additional assistance on a regular basis. Most people with sight loss will lose their sight later in life, so a customer may need a different format of information now than when they joined you.
6. Make your ATMs talk

Review your ATM estate and plan how to roll out accessible, talking ATMs as soon as possible. Making your ATMs easy to find in the street and in branch using clear, well marked locations is essential.

7. If in doubt, ask

If there is any doubt about what adjustments a blind or partially sighted customer might need, the best thing you can do is ask. This is also relevant when designing new products or services or making refurbishments in branch. Consulting with blind and partially sighted customers about what they might need will prevent costly adjustments being needed at a later stage.

8. Make navigation easier

Think about the layout and design of your branch including the queuing system, and support your blind and partially sighted customers further by introducing large print signage at key areas within the branch.
9. Ensure new technologies help your customers

Apps and voice authentication technologies can greatly assist blind and partially sighted people if they are accessible. Check out new and emerging technologies for accessibility, as well as ensuring that accessibility is built into all of your technology procurement processes.

10. Communicate your successes

If you already provide a really accessible service, and are doing something your customers appreciate, then share it with your customers and with RNIB so we can help you to communicate this with more blind and partially sighted people.
Making your services accessible

Identifying bank cards, notes and coins

Distinguishing one bank card from another can pose problems for some people with sight loss. 45 per cent of the 500 people surveyed have also experienced difficulty distinguishing different bank notes and coins.

Good practice

● Offer the provision of bank cards with identifying symbols such as raised tactile symbols with embossing. Textured (or even scented) cards can be created by your manufacturer and can be used as normal.

● Offer to incorporate a notch or raised dots on the trailing edge of cards. This will assist your blind or partially sighted customers to identify the correct way up or way around to insert their card into Pin Entry Devices (PED’s) and ATM machines.

● There are a variety of gadgets used to identify money, some of which may add additional time to customer transactions. Advise your customers on the tools available in branch for identifying notes and coins, and templates for cheques and signature guides and how to purchase them.
Making your services accessible

For further information:
RNIB Consultancy services, refer to pages 43-44.

Contactless technology
The use of this payment system, which allows transactions under a specified amount by touching credit and debit cards against terminals, without having to enter a PIN, is growing across the UK. Only four per cent of the 500 people surveyed reported using this system, however, most of those who did found it fairly or very easy to use. Making your customers aware of this technology is essential to inclusion.

Good practice
● Ensure that blind and partially sighted customers are aware of this system including accessibility features, benefits, where it can be used, operating functions and options.
● Inform your customers that the card they have been sent is a contactless enabled card and, if applicable, how the contactless features can be switched off.
Access to information

Many of your blind and partially sighted customers are unable to access print. It is therefore essential that products such as best savings rates and accounts, special offers and benefits are available, in all formats, and accessible online. This will ensure that all customers can access the services you provide.

“I always found it impossible to read the new PIN number for my cash card. This was due to the fact that the financial company I had an account with sent new PIN documentation in standard print which I could not read. Due to the service working in this way, I felt I would be left unable to comply with the rule never to let anyone else know my PIN.

I contacted the company and requested that all new PIN numbers be sent to me in an accessible format. They agreed that sending a blind person a new PIN number on a printed slip was not accessible or appropriate.

I use speech software on my computer so the accessible format I requested was electronic Word document saved onto a data CD that I could access on my home computer. This alternative format could be posted in the same way as printed PIN documents.
Making your services accessible

The company now provides this service to me thereby solving the problem and enabling me to read my PIN numbers with full independence and privacy.” Graham

Good practice

- To ensure that Express banking facilities can be utilised, provide paying-in books, slips and envelopes in large print.
- If customers request information that is not immediately available in their preferred format, agree a timeframe for delivery in the appropriate format eg braille, audio etc.
- Marketing and customer specific communications should be available in alternative formats. However, it is not always necessary to hold stocks of alternative format literature in branch (see information on RNIB Consultancy services on pages 43-44.)
- Consider working to the recommendations of the British Standard on Inclusive Service.
Making your services accessible

For further information: RNIB Commercial services, refer to pages 43-44.

“BS 18477:2010 – Inclusive Service Provision: Requirements for identifying and responding to consumer vulnerability”, visit www.bsigroup.com/ConsumerStandards

Delays in obtaining bills in the appropriate format can have financial consequences for your customer.

Good practice

- Ensure that the preferred method for receiving information is offered and recorded for all new customers, and updated for all existing customers with sight loss.
- The distribution of bank statements, credit card statements and all other correspondence should be timely, consistent and in the appropriate format.
- All notices, statements and letters concerning accounts in arrears must be sent in the customer’s preferred reading format eg braille.
- It is essential that all security related information relating to new PIN numbers, pass codes, additional secure technology for online banking etc is provided in the appropriate format.
Making your services accessible

For further information:
How to make the information you produce accessible, visit rnib.org.uk/seeitright

RNIB Consultancy services, refer to pages 43-44.

UK Association for Accessible Formats, visit www.ukaaf.org

Internet banking
According to recent RNIB research, barriers to independent access of this service include inaccessible websites and difficulties with personal security codes. With more and more blind and partially sighted people using online tools, removing these barriers has never been more important.

Good practice
- Blind and partially sighted people access internet information through modified print, screen readers or electronic braille displays. This should be factored into your website design.
- Your website should be designed according to the WCAG guidelines and appropriate standards such as RNIB Surf Right to ensure compatibility with access technology supported software.
Making your services accessible

- If there are PC facilities available in branch, offer training or guidelines to access your online banking services, including shortcut key information and a step by step guide on precisely what customers will see and hear (made available as an online facility and in customers’ preferred formats).

- Ensure that passwords or any security related information sent out is provided in the appropriate format such as braille, audio or large print.

- Ensure that your 3D Secure authentication process for verifying card detail/individual transactions online is accessible.

- Ensure that any security or anti-virus software, such as Rapport, works with your online banking services and does not interfere with accessibility software or technologies.

For further information:
Designing and building accessible websites, visit rnib.org.uk/wac

Making your website accessible, refer to RNIB Consultancy services on pages 43-44.
Making your services accessible

Telephone banking

Having to relay long card and account numbers to pass through the security controls is the primary barrier to accessing this service independently.

Good practice

- Use a free telephone number or call back system as 0845 numbers can be more expensive to call for certain landlines and mobile phone package customers.
- Offer a complete service accessible by phone with no additional charges for phone based transactions. It is important that calls are not timed so that staff are able to spend longer on assisting customers, if required.
- Allow customers the option of setting up a third party mandate to permit online access to their account, by a designee. Ensure staff can confidently process such a request which usually requires the account holder to submit formal instructions to the bank along with the required identification documents. The bank will process the request and the terms of the mandate will state what authority the third party has.
Making your services accessible

SMS banking

As devices become more accessible, like the general public blind and partially sighted people use their mobiles to operate selected banking services.

Good practice

- Provide SMS service codes for credit cards and bank accounts in the customer’s preferred format.
Mobile banking

As well as the economic benefits to having a website designed to be compatible with access technology supported software, businesses should be looking to attract blind and partially sighted customers who are accessing websites on mobile phones, personal digital assistants (PDA’s) and other non-traditional browsing devices.

Good practice

- Mobile Banking Applications (Apps) that are designed to be used from a smart device should be accessible by the user. This includes ensuring that the App interfaces correctly with the accessibility features provided by the phone’s operating system. For example: Apps on the iPhone would need to be VoiceOver compatible. Similarly for Android Phones, the App should be TalkBack compatible.

Providing financial information

As well as general banking, blind and partially sighted customers will require access to financial information. It is essential that in addition to providing accessible banking services, you also offer other financial advice such as good investments, mortgages and debt advice.
People in financial difficulties need clear, effective communication, support and advice from their bank to help them get their finances under control. Consistent high standards of customer care are especially important at such times.

**Good practice**

- Ensure that all financial information can be provided in the customer’s preferred reading format.

- Ensure that staff contacting customers with sight loss, and who are in arrears, have visual awareness and disability training embedded in their practices and procedures.

- Provide help to customers to access independent debt advice, when appropriate.

- Senior managers should regularly review the help and support given to customers with sight loss who experience financial difficulties.
Working together

We want to acknowledge and communicate information about banks and financial institutions that are already providing accessible services or, as a result of this guide, choose to change or improve their services. To enable us to do this, please email details to finance@rnib.org.uk

Consultancy services

To support you to reach and effectively serve your blind and partially sighted customers, RNIB offers a range of services including advice, guidance and a range of products designed to help you make your services accessible. We develop and deliver practical, efficient and effective solutions for organisations that are facing accessibility challenges. Consultancy services we offer include:

- **Bespoke visual and disability awareness training courses** to give your customer-facing staff more confidence in reaching customers with disabilities.

- **Website audit and certification** to ensure that your online presence is accessible. We also offer a range of training courses aimed at website owners, designers, content authors and marketing teams.
Working together

- **Transcription facility** that produces alternative format literature in a variety of accessible formats, for personal or confidential information and also for marketing material and general information through our new online request service.

- **Access audits** of existing buildings and design appraisals of both new buildings and redevelopments.

- **Product Design Consultancy** to ensure that your products and communications are accessible.

- **E-payments solutions**, a financial service to make it easier for your customers to manage their money online.

Find out more by calling our Commercial Services team:

| t: 01733 375142 |
| e: commercialservices@rnib.org.uk |

**Advertising through RNIB**

We have a variety of media channels that can be utilised to market your business to the blind and partially sighted community, including Insight Radio our own radio station, which broadcasts worldwide, Vision magazine – our membership publication – and our website.
Find out more by contacting our Marketing and Communications team:
t: 020 7391 3297
e: businesslink@rnib.org.uk
Contacts

RNIB

t: 0303 123 9999
e: helpline@rnib.org.uk
www.rnib.org.uk

The Royal National Institute of Blind People (RNIB) is the UK’s leading charity offering information, support and advice to almost two million people with sight loss and to people who work within the sight loss community.

Action for Blind People

t: 0303 123 9999
e: helpline@rnib.org.uk
www.actionforblindpeople.org.uk

Action for Blind People is a national charity with local reach, providing practical help and support to blind and partially sighted people of all ages.
National Council for the Blind of Ireland (NCBI)
t: +353 1 830 7033
e: info@ncbi.ie
www.ncbi.ie

NCBI is a not-for-profit charitable organisation, who provides support and services nationwide to people experiencing sight loss as well as a range of services to voluntary, public and private organisations to help them make their services accessible to people.

Action on Hearing Loss
(formerly RNID)
information line: 0808 808 0123
textphone: 0808 808 9000
e: informationline@hearingloss.org.uk
www.actiononhearingloss.org.uk

Action on Hearing Loss is the largest charity in the UK tackling hearing loss, offering a range of services for people who are deaf or hard of hearing and providing information and support on all aspects of deafness, hearing loss and tinnitus.
Contacts

National Federation of the Blind of the United Kingdom (NFBUK)
t: 01924 291313
e: nfbuk@nfbuk.org
www.nfbuk.org

NFBUK is an independent, non-political, self help campaigning pressure group and registered charity. Through representation and campaigning, the Federation strives to improve all aspects and quality of daily life for blind, partially sighted and deaf-blind people, and those whose sight impairment is part of multi-disability, in the UK.

Age UK
t: 0800 169 87 87
e: contact@ageuk.org.uk
www.ageuk.org.uk

Age UK Group has a vision of a world in which older people flourish. We aim to improve later life for everyone through our information and advice, campaigns, products, training and research.
Citizens Advice

t: 020 7833 2181 (administration)
www.adviceguide.org.uk

Citizens Advice Bureau delivers advice services from over 3,500 community locations in England and Wales, run by nearly 400 individual charities. Citizens Advice is the membership organisation for bureaux in England and Wales. Together we make up the Citizens Advice service.

Building Societies Association

t: 020 7520 5900
www.bsa.org.uk

The Building Societies Association (BSA) represents mutual lenders and deposit takers across the UK, including all 47 UK building societies. Mutuals are owned by their members and are not driven by external shareholder pressure which means they operate in the interests of their members and the communities in which they are located. They employ approximately 50,000 full and part-time staff and operate through approximately 2,000 branches across the UK.
The Fairbanking Foundation

t: 0207 617 7957
e: info@fairbanking.org.uk
www.fairbanking.org.uk

The Fairbanking Foundation is a not-for-profit, research-based charity which is working with the banking industry to improve how products help customers to manage their money better – a crucial step to enhancing customers’ sense of financial well-being.

Financial Services Authority

main telephone: 020 7066 1000
www.fsa.gov.uk/

The Financial Services Authority (FSA) is an independent non-governmental body, given statutory powers by the Financial Services and Markets Act 2000. We are accountable to Treasury Ministers and, through them, Parliament. We are operationally independent of government and are funded entirely by the firms we regulate.
British Bankers’ Association

t: 020 7216 8800
www.bba.org.uk

The BBA is the leading trade association for the UK banking and financial services sector. We represent over 200 banking members, which are headquartered in 50 countries and have operations in over 180 countries worldwide. These member banks collectively provide the full range of banking and financial services and make up the world’s largest international banking centre.
This guide summarises communications received from blind and partially sighted people, commissioned research on the barriers to financial inclusion for blind and partially sighted people, research commissioned by other charities, advisory services and university research.


[3] Barriers to financial inclusion: Factors affecting the independent use of banking services for blind and partially sighted people: (RNIB, 2011). Five hundred blind and partially sighted people tell us about their experience of using everyday banking services as part of a research study into the barriers to financial inclusion.


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RNIB believes that blind and partially sighted people should enjoy full access to the world around them. This includes being able to access banking in ways that meet their needs as valued customers, to help them maintain their independence and manage their money with confidence. We are committed to work with the financial industry to achieve these aims.

This guide will support you to make the financial services you provide to go beyond simply fulfilling legal obligations and to offer excellent customer service and accessibility to blind and partially sighted people. And of course, you should always consult directly with your blind and partially sighted customers about their needs and how you can best meet them.