



**MONETARY BOARD
CENTRAL BANK OF SRI LANKA**

04 July 2022

BANKING ACT DIRECTIONS

No. 06 of 2022

**ADDENDUM TO THE BANKING ACT DIRECTION NO. 8 OF 2011
CUSTOMER CHARTER OF LICENSED BANKS
ACCESSIBILITY TO BANKING SERVICES FOR CUSTOMERS
WITH SPECIAL NEEDS**

Issued in terms of the powers conferred by Sections 46(1) and 76(J)(1) of the Banking Act, No. 30 of 1988, as amended.

The Monetary Board of the Central Bank of Sri Lanka hereby issues the following addendum to the Banking Act Direction No. 08 of 2011, on Customer Charter of Licensed Banks, with a view to further strengthening the financial consumer protection measures for customers with special needs.

Accordingly, paragraph 7 of the Annexure to Banking Act Direction No. 08 of 2011 on Customer Charter of Licensed Banks, is expanded as follows:

7. Special attention and care

- 7.1 The customers such as elderly, disabled or customers with low financial literacy (hereinafter referred as customers with special needs) have the right to receive special attention to facilitate them to have a fair access to banking services.
- 7.2 Accordingly, licensed banks shall implement comprehensive policies and procedures to ensure improved access to banking services for customers with special needs, including but not limited to the Guidelines provided in Schedule 1.
- 7.3 Licensed banks shall expedite the implementation of such measures at branches to avoid inconvenience to concerned customers.

Dr P Nandalal Weerasinghe
*Chairman of the Monetary Board and
Governor of the Central Bank of Sri Lanka*

GUIDELINES FOR LICENSED COMMERCIAL BANKS AND LICENSED SPECIALISED BANKS TO IMPROVE ACCESSIBILITY TO BANKING SERVICES FOR CUSTOMERS WITH SPECIAL NEEDS

1. Introduction

- 1.1 These guidelines set minimum requirements for licensed banks to facilitate accessible banking services for customers with special needs and improve financial consumer protection, and financial inclusion of such customers.
- 1.2 In the context of these guidelines, “customers with special needs” refer to individuals who require additional assistance to perform banking transactions and/or to obtain banking services due to physical, or medical conditions including, but not limited to visual impairments, hearing impairments, loss of limb/s, etc. and due to old age.

2. General Guidelines

2.1 Improve Accessibility to Banking Services

- (i) Licensed banks shall ensure that customers with special needs have fair access to banking services and products, in a similar manner to any other customer.
- (ii) In this regard, licensed banks shall provide the following to ensure accessible banking services to individuals with special needs.
 - (a) Licensed banks shall ensure that all newly opened physical service outlets such as bank branches, mobile banking units, and self-service machines including Automated Teller Machines (ATMs) and Cash Deposit Machines (CDMs) are accessible to customers with special needs including customers using wheelchairs, crutches, walkers, etc.
 - (b) Digital banking channels including internet banking and mobile banking apps to be compatible with international accessibility standards accommodating options such as screen magnifiers, screen readers, text to speech and providing text transcript to allow

audio information accessible, etc., where applicable. In this regard, licensed banks are expected to streamline their apps and website to be compatible with the in-built, standard accessibility features of devices (mobile phones, laptops, tabs, etc.) used by customers with special needs.

- (c) Licensed banks are required to establish quality control/assurance function or a similar arrangement to ensure that banking products and services are accessible friendly for customers with special needs.

2.2 Special Attention and Due Care

- (i) Licensed banks may consider flagging bank accounts of customers with special needs enabling the bank staff to recognize such customers and pay special attention and due care when providing banking services to such customers.
- (ii) Licensed banks shall provide special training to relevant staff at bank branches and other service outlets to equip them to provide cordial and effective service to customers with special needs.
- (iii) Licensed banks shall ensure that the customers with special needs have access to obtain assistance from bank staff in case the customer believes that such assistance is necessary for them to perform/obtain banking services.
- (iv) Licensed banks shall maintain a customer care hotline/electronic media (live chat) to assist customers with special needs in resolving their complaints/issues and make customers aware of such facilities.

2.3 Ensure Fair Treatment

- (i) Licensed banks shall ensure fair treatment to all customers, including those with special needs. Accordingly, licensed banks shall review their internal policies and procedures that hinder fair access to banking services by customers with special needs.
- (ii) Licensed banks shall not deny the provision of banking services to customers based on their age or special needs, nor enforce any additional terms and conditions (including any requirement that prevent such customer from obtaining banking services from a branch other than the branch

where the respective account is opened) which may place such customers in a disadvantageous position.

- (iii) Licensed banks may consider using biometric authentication options such as fingerprint readers to verify the identity of such customers whose identity cannot be verified due to not being able to place a valid signature.
- (iv) Licensed banks are encouraged to promote a diverse and inclusive culture to create a welcoming environment for individuals with special needs and ensure zero tolerance for discrimination on any grounds.

3. Specific Guidelines to Improve Banking Experience for Customers with Visual Impairments

- 3.1 **Facilitate Informed Decision Making:** Licensed banks shall ensure that the customers with visual impairment have access to adequate information on the banking products and services at the point of onboarding and, thereafter, with respect to, but not limited to, the features, terms and conditions of the products or services for informed decision making.
- 3.2 Banks may consider allocating dedicated staff to assist customers with special needs and make available the key documents in accessible friendly electronic media to make informed decisions.
- 3.3 **Accessibility and Visibility Options:** Licensed banks shall formulate a plan with timelines to provide customers the option to opt for high visibility versions of various documents such as bank statements, mandates, various applications with larger fonts and high contrast colours for the benefit of elderly customers and those with partial visual impairment.
- 3.4 Licensed banks shall consider accessibility features for visually impaired customers as important when procuring new Automated Teller Machines (ATMs), Cash Deposit Machines (CDMs) and other self-service machines (SSMs) with a view to making use of Brail keypads and audio input/output facilities therein to provide access to banking services for visually impaired customers. In this regard, banks shall introduce such machines to facilitate the visually impaired customers and replace existing incompatible ATM machines with new machines, in an orderly manner in the future.

- 3.5 Licensed banks shall establish above machines strategically in consultation with other banks to ensure that at least one such machine is generally available in each locality catering to the needs of visually impaired cusotmers.
- 3.6 Licensed banks shall ensure that no additional conditions are enforced on visually impaired customers, such as forcing to open joint accounts, restricting banking services to the branch at which such customers have opened their bank accounts.

4. Implementation

- 4.1 Licensed banks shall implement comprehensive policies and procedures to ensure improved access to banking services for customers with special needs, including but not limited to the Guidelines, with a view to addressing any practical difficulties faced by such customers in obtaining banking services.
- 4.2 Licensed banks shall not levy any additional charge or fee to the customers who avail such accessibility options obtaining banking services.
- 4.3 Considering the additional resources involved in implementing certain requirements, banks are permitted to stagger the implementation, with a view to achieving full compliance by 31.12.2022.