



HONG KONG MONETARY AUTHORITY  
香港金融管理局

Our Ref: B1/15C  
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15 December 2020

The Chief Executive  
All Authorized Institutions

Dear Sir / Madam,

**Guideline on Banking Services for Persons with Intellectual Disabilities of Hong Kong Association of Banks**

I am writing to draw your attention to a Guideline on Banking Services for Persons with Intellectual Disabilities (the “Guideline”) issued by the Hong Kong Association of Banks (“HKAB”) today.

The Hong Kong Monetary Authority (“HKMA”) attaches great importance to the promotion of financial inclusion in Hong Kong and has been actively encouraging the banking industry to fulfil corporate social responsibility on this front. Banks are reminded that in providing banking services to members of the public, they should also pay special attention to customers in need. Further to the issuance of the Practical Guideline on Barrier-free Banking Services by the HKAB in March 2018, the HKAB has worked with the HKMA in engaging relevant stakeholders to develop the Guideline, which sets out the principles and good practices recommended for the banking industry in enhancing accessibility of banking services to customers in need.

The HKMA expects all banks providing retail banking services to observe the recommended practices in the Guideline. Other Authorized Institutions are also encouraged to observe the same to enhance their services to customers in need as appropriate. In implementing the recommendations in the Guideline, banks should provide proper guidance and training to frontline staff, being the main point of contact of customers, to ensure that they can understand and

communicate with customers properly and provide appropriate services to address the needs of customers.

The HKMA will monitor the implementation of the Guideline and continue to work with the banking industry to promote financial inclusion in Hong Kong.

Should you have any questions about this circular, you may contact us at [financial\\_inclusion@hkma.iclnet.hk](mailto:financial_inclusion@hkma.iclnet.hk).

Yours faithfully,

Arthur Yuen  
Deputy Chief Executive

cc: The Chairperson, The Hong Kong Association of Banks  
The Chairman, The DTC Association  
Secretary for Financial Services and the Treasury (Attn: Ms Eureka Cheung)