



HONG KONG MONETARY AUTHORITY  
香港金融管理局

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23 March 2018

The Chief Executive  
All Authorized Institutions

Dear Sir/Madam,

**Practical Guideline on Barrier-free Banking Services of Hong Kong Association of Banks**

As you may be aware, the Hong Kong Association of Banks (HKAB) issued a Practical Guideline on Barrier-free Banking Services (Practical Guideline) today.

The Hong Kong Monetary Authority (HKMA) has been encouraging the banking industry to put the spirit of financial inclusion into practice and ensure accessibility of banking services by the general public, paying special attention to customers in need. The HKAB has worked with the HKMA in engaging the disabled community and developing the Practical Guideline, which sets out the good practices recommended for the industry in enhancing accessibility of banking services by customers with physical disabilities, visual impairment or hearing impairment. The HKMA expects all banks to implement the measures in the Practical Guideline. Other Authorized Institutions are also encouraged to observe the recommendations to enhance their services to customers in need as appropriate.

Banks should provide proper training and guidance to frontline staff, being the main point of contact of customers, to ensure that they can appreciate and make appropriate arrangement to address the needs of customers with disabilities, and to communicate with these customers properly. Banks are also encouraged to continue exploring and implementing further barrier-free measures. For example, bank staff should be encouraged to acquire relevant skills (such as sign language), and banks may also consider recruiting staff with such skills for more effective communication with the customers. Banks should, where feasible, expand their voice navigation automatic teller machine (ATM) network to improve accessibility to customers with visual impairment. We also encourage the industry to explore with the vendors of ATMs and other self-service machines on whether the design and functionality of the machines could be enhanced to better address the customers' needs.

The HKMA will monitor the implementation of the measures in the Practical Guideline and the development of barrier-free banking services in Hong Kong.

Should you have any questions on this circular, you may contact Ms Yvonne Chan at [yyochan@hkma.gov.hk](mailto:yyochan@hkma.gov.hk) or Ms Angela Wu at [aptwu@hkma.gov.hk](mailto:aptwu@hkma.gov.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)