



State Bank of Pakistan

بینک دولت پاکستان

PUBLIC AWARENESS MESSAGE

BANKING SERVICES FOR THE VISUALLY IMPAIRED PERSONS

It has been noted that some of the banks do not open individual accounts for visually impaired persons and insist upon opening of a joint account. In order to facilitate the visually impaired persons and make them a productive member of society, banks are advised to also allow opening of an individual account to such impaired persons after explaining to them terms and conditions set by the banks to govern the operation of these accounts.

The banks are further advised to;

1. render the same services to visually impaired/blind person as it would to any other person without discrimination through all branches;
2. clearly explain them all possible risks involved in the operation and usage of any product/services being offered before establishing banking relationship with visually impaired/blind persons;
3. not equate literate visually impaired/blind persons with illiterate customers;
4. request its staff to read out the questions, and write down the answers on the customers' behalf in the presence of witness who is personally known to the customer, if so desired, in case the visually impaired/blind customers need to complete a form, deposit slip, cheque etc;
5. clearly mark the account of all such customers as "Visually Impaired/Blind Person Account";
6. develop and put in place internal control procedures to deal with any possible financial exploitation of visually impaired/blind customers;
7. arrange special training programs for its staff working at branch level or in a Call Centre so that they can support and facilitate banking for visually impaired/blind customers in a dignified manner;
8. ensure that the visually impaired/blind customers have picked up all their belongings while leaving branch premises.

Consumers can lodge their complaints through surface mail at below mentioned address or electronically at the helpdesk using link <http://www.sbp.org.pk/cpd/complaints.asp>, if they feel that banks are acting detrimental to the above instructions.

 <p>Postal Address: The Director Banking Conduct & Consumer Protection Department State Bank of Pakistan 5th floor, I.I. Chundrigar Road, Karachi.</p>	 <p>Telephone: +92-21-99221147 +92-21-99221149</p>	 <p>Fax: +92-21-99221160 +92-21-99221154</p>
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