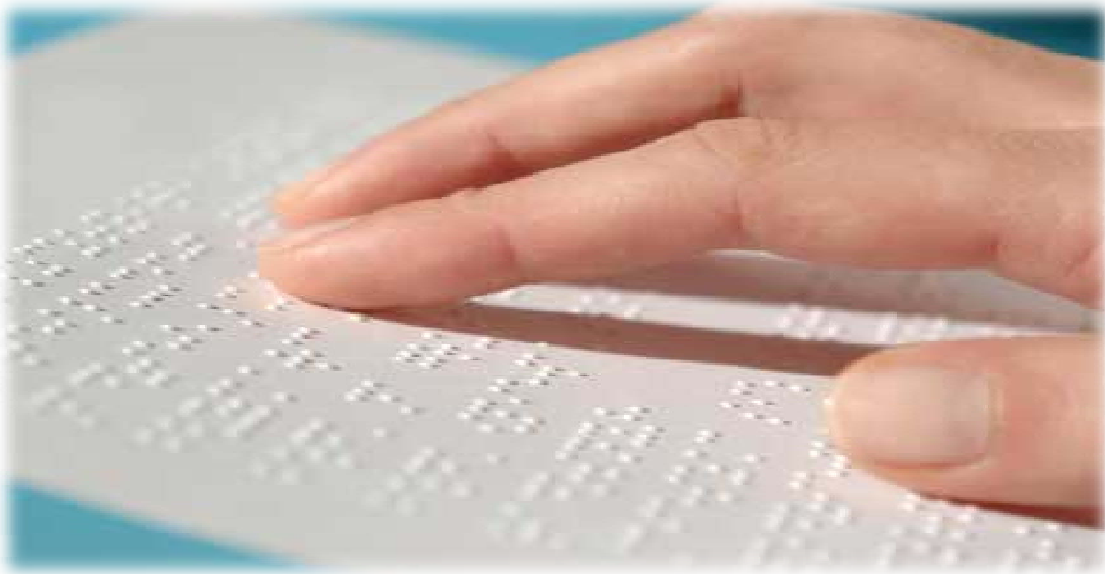




STATE BANK OF PAKISTAN
Consumer Protection Department



**GUIDELINES FOR BANKING SERVICES TO VISUALLY IMPAIRED/BLIND
PERSONS**

Introduction:

Across advance global financial jurisdictions, it is illegal to discriminate against anyone on the basis of disability. It is obligatory on the banks/ Microfinance Banks (MFBs) to make banking services accessible for the people with disabilities specially those who are visually impaired/blind. The United Nations Convention on the Rights of Persons with Disabilities and Optional Protocol (UNCRPD), to which Pakistan is a ratified signatory since 2011, clearly commits to the rights of persons with disability and their access to financial services. The Constitution of Pakistan also provides that all citizens are equal before law and are entitled to equal protection of law.

In order to alleviate the difficulties being faced by the visually impaired /blind persons in availing their genuine banking needs, Consumer Protection Department has framed the related guidelines which will help the banks/MFBs to better serve people who are visually impaired/ blind in a desired manner.

1) General Guidelines:

- 1.1) The bank/MFB shall render the same services to visually impaired/blind person as it would to any other person without discrimination through all branches.
- 1.2) Before establishing banking relationship with visually impaired/blind persons, the bank/MFB must clearly explain them all possible risks involved in the operation and usage of any product/services being offered.
- 1.3) The bank/MFB shall not equate literate visually impaired/blind persons with illiterate customers.
- 1.4) If the visually impaired/blind customers need to complete a form, deposit slip, cheque etc., the branch staff member shall 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.
- 1.5) The bank/MFB shall clearly mark the account of all such customers as "Visually Impaired/Blind Person Account".
- 1.6) The bank/MFB shall develop and put in place internal control procedures to deal with any possible financial exploitation of visually impaired/blind customers.
- 1.7) The bank/MFB shall 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.
- 1.8) When the visually impaired/blind customers intend to leave the branch premises, the branch staff shall ensure that they have picked up all of their belongings.

2) Opening and Operation of Account:

- 2.1) The bank/MFB shall not deny opening of individual account by a visually impaired/blind person.
- 2.2) Clear option should be provided to a visually impaired/blind person for opening of an account either singly or jointly with any other person.
- 2.3) No restriction shall be placed on opening of a joint account including with person(s) who is /are visually impaired/blind.
- 2.4) Minimum documentation requirements under related regulation will also be applicable to all such accounts.

- 2.5)** The Manager/Operations Manager of the branch shall read out the rules of business/ terms and conditions governing the operation of the account in the presence of a witness known to the concerned illiterate visually impaired/blind person before signing the account opening forms/documents. However, the same may not be required in case of joint account and for literate visually impaired/blind customer.
- 2.6)** The Manager / Operations Manager of the branch must inform a visually impaired / blind customer of his / her rights and obligations before opening an account.
- 2.7)** Illiterate visually impaired/blind person shall operate the bank account personally in the presence of a witness. The bank/MFB will not be responsible for any losses, claims, demands and consequences that may arise out of operation in the absence of any witness. However, in case of a literate visually impaired/blind person, the condition of presence of witness may not be required on providing duly witnessed undertaking by him/her stating that he/she would be responsible for all the transactions made in the account.
- 2.8)** Visually impaired/blind customer, if desires, may be allowed to appoint a person / persons as Power of Attorney or Mandate Holder to operate his / her bank account. This appointment will be duly witnessed by a person known to the concerned visually impaired person in the presence of a bank/MFB official.

3) Cash Withdrawal/Cheque Book:

- 3.1)** The bank/MFB may allow the operations of the account of illiterate visually impaired/blind customers as it may deem feasible.
- 3.2)** On the basis of undertaking (as stated at 2.7 above) by a literate visually impaired/blind person, the bank/MFB shall:
- 3.2.1)** not restrict the operations of account to self withdrawal only;
 - 3.2.2)** provide cheque book facility in a manner as provided to other customers;
 - 3.2.3)** adopt the same procedure for use of cheque as is being used for other customers;
 - 3.2.4)** honor the cheques issued in favor of third party(ies), if otherwise found in order;
 - 3.2.5)** allow over the counter cash payments in the presence of another bank official;
 - 3.2.6)** allow to get banking instruments issued through transfers from the account;
 - 3.2.7)** allow transfer of funds/online transaction in the account;

4) Phone/Internet Banking Facilities:

- 4.1)** If requested, visually impaired/blind customer shall be provided with mobile or tele/phone banking facilities as are available to other customers.

4.2) Internet banking facility will be provided to literate visually impaired/blind persons.

4.3) The banks/MFBs are encouraged to develop web, desktop and mobile applications accessible to visually impaired/blind customers as per internationally recognized accessibility standards. Further, the banks/MFBs shall device alternate methods of user authentication/password verification for its visually impaired/ blind customers.

5) ATM/Debit Cards:

The bank/MFB shall not deny issuance of ATM / Debit card to literate visually impaired/blind account holders against duly witnessed undertaking. However, for the purpose of installing Talking ATMs, the banks/MFBs shall follow the instructions issued vide CPD Circular No. 02 of February 13, 2014.

6) Credit Cards:

The bank/MFB shall allow issuance of credit card to visually impaired/blind customers upon duly witnessed request, if otherwise found eligible. However, prior to signing of contract, all such customers must be made aware of the likely risks associated with the handling/usage of the credit card.

7) Loans:

7.1) While dealing loan applications of visually impaired/blind persons, the bank/MFB shall adopt the same procedure/criteria as it follows in the case of other applicants.

7.2) The bank/MFB shall not impose additional terms and conditions on loan offering to visually impaired/ blind persons except requisite/standard conditions.

8) Lockers:

8.1) Visually impaired/blind persons shall be provided with locker facility on the same terms and conditions as are applicable for other customers.

8.2) The bank/MFB shall preferably allot conveniently located lockers to visually impaired/ blind customers.

8.3) Visually impaired/blind customers shall be allowed locker operations with the assistance of any person of their choice to ensure that all their belongings have been safe-

in/out in the locker properly. That person needs to be registered by the visually impaired/blind person at the time of account opening.

8.4) The Branch Manager/Operations Manager shall ensure that the locker has been properly closed by the visually impaired/blind customers and nothing has been left behind.
