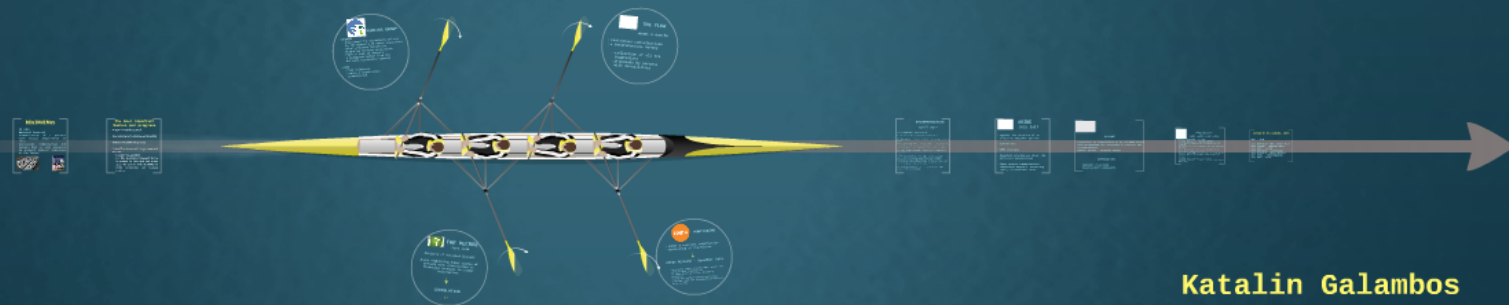


# 6th MEETING OF THE CAHDPH

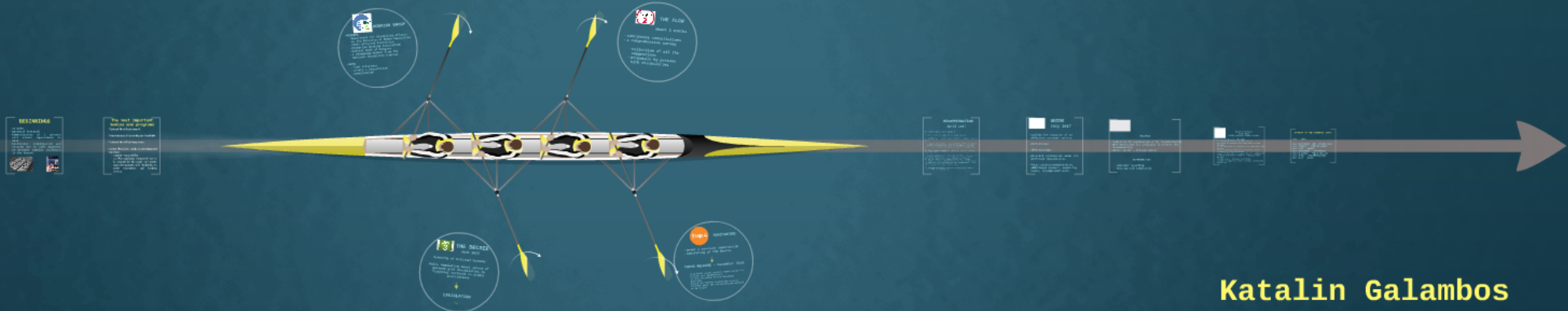
## One best practice to provide access to banking services for persons with disabilities



Katalin Galambos  
Hungary  
2017 September

## 6th MEETING OF THE CAHDPH

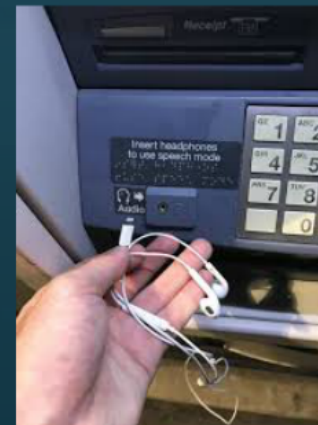
One best practice to provide access to banking services for persons with disabilities



Katalin Galambos  
Hungary  
2017 September

# BEGINNINGS

- UN CRPD
- Optional Protocol
- Communication of 2 persons with visual impairments in 2010
- Conclusion: compensation and Hungary had *to take measures to prevent similar violation in the future*



# **The most important bodies and programs**

- **National Disability Council**
- **Interministerial Committee on Disability**
- **National Disability Programme**
- **Action Plan (2015-2018), 80 governmental measures**
  - **12 point - Accessibility**
  - **12.5 The legislative framework has to be created for the equal and secure access for persons with disabilities to credit institutions and banking services.**



## WORKING GROUP

- MEMBERS

- Department for Disability Affairs in the Ministry of Human Capacities
- other affected Ministries
- Hungarian Banking Association
- Central Bank of Hungary
- a delegated member from the National Disability Council

- AIMS

- find solutions
- create a legislation
- consultation



## THE FLOW

about 6 months

- continuous consultations
- a comprehensive survey
  - collection of all the suggestions
  - proposals by persons with disabilities



# THE DECREE

June 2016

Ministry of National Economy

Rules regulating equal access of  
persons with disabilities to  
financial services in credit  
institutions



## LEGISLATION



- to change policy according to the Decree
- to define the scope of services and the means of access
- to shape a strategy
- to create a method of communication
- to rule the in-house education for the employees
- to make an accessible website



15th of September 2016



## Step 4

## MONITORING

- under a constant supervision
- monitoring of the Decree



## PRESS RELEASE - December 2016

- more banks cannot provide equal access for persons with disabilities
- it drew attention to the demanding practices
- stated the further monitoring process
- informed about the recommendation planned to be issued



# RECOMMENDATION

April 2017

The recommendation has 6 chapters:

**I. The aim and the scope of the recommendation**

**II. Definitions** - client with disability, customer service point

**III. General principles** - accessibility, universal design, reasonable accommodation, non-discrimination, 'Nothing about us, without us' principle, subsidiarity principle

**IV. Equal access principle** - design of the institutions, ATMs, websites

**V. Non-discrimination** - easy administration, allowance of assistance dogs, access to information, circumstances during the contracting, video and/or sign language interpreter, online administration, in-house training for the employees, social responsibility, registration of the assistive devices and/or technologies

**VI. Closing provisions** - monitoring mechanism, temporal scope of the recommendation



results

# GUIDE

July 2017

- toolkit for creation of an effective customer service
- definitions
- CRPD messages
- detailed information about the different disabilities
- focus points: communication, additional support, occurring tools, recommended terms



## BALANCE

- regulation by legislation or by recommendation
- what mechanisms are available to enforce the recommendation
- public sector - private sector

## DIFFICULTIES

- customer recording
- dealing with complaints

# **SUMMARY OF OUR ESSENTIAL STEPS**

**2007 - CRPD**

**2015 SEPTEMBER - NDP, ACTION PLAN**

**2016 JANUARY - WORKING GROUP**

**2016 JUNE - DECREE**

**2016 SEPTEMBER - STRATEGIES**

**2016 DECEMBER - PRESS RELEASE**

**2017 APRIL - RECOMMENDATION**

**2017 JULY - GUIDE**



## Hungarian Foreign Trade Bank online opening account service

### National Savings Bank - OTP BANK

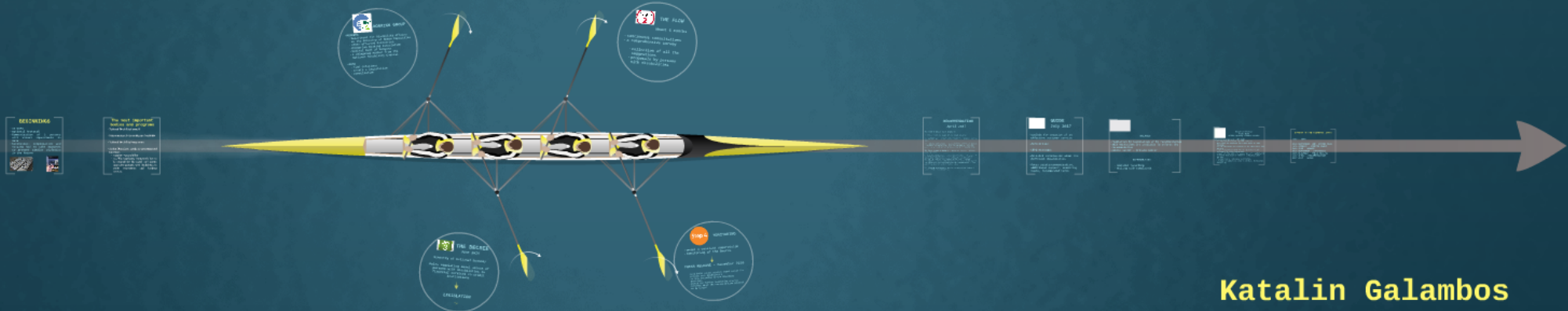
- in-house protocol for special services
- more than 100 employee can communicate in sign language
- 98% of the banks are accessible for wheelchair user persons
- signs for persons with visual impairments are available in every third bank
- almost all the ATMs are accessible with audible kit and more than half of them for wheelchair user persons
- the Bank has a reference institution
- the Bank's website is under a constant development
- CSR policy

**THANKS FOR YOUR  
ATTENTION**

**[katalin.galambos@emmi.gov.hu](mailto:katalin.galambos@emmi.gov.hu)**

## 6th MEETING OF THE CAHDPH

# One best practice to provide access to banking services for persons with disabilities



Katalin Galambos  
Hungary  
2017 September