**Visiting Financial and Banking Services for Persons with Disabilities**

**Information to Consider Before Visiting the Bank**

According to the 2015 census, persons with disabilities constitute approximately **11.2% of Jordan’s population** aged five years and above. This equates to around **1.2 million individuals**. Of those, approximately **700,000 persons with disabilities** are adults (aged 18 years and above) and are potential customers in the banking sector. This demonstrates a significant market segment, provided that banks ensure **accessibility** and offer their services **on an equal basis with others**.

**Key Accessibility Terminology**

* **Accessibility**
* **Reasonable Accommodation**
* **Braille**
* **Large Print**
* **Sign Language**
* **Accessible Restrooms**
* **Accessible Formats**
* **Tactile Floor Markings**
* **Glass Door Markings**
* **Accessible Elevators**
* **Inclined Lifting Platforms**
* **Accessible Furniture**
* **Assistive Technology**
* **Audio-Guided Services**
* **Easy-to-Read Formats**
* **Banking Services Adapted for Persons with Disabilities**
* **Personalised Support Services**

**Definitions**

**Accessibility**: Ensuring that buildings, roads, facilities, and other public or private spaces are designed and adapted in line with the **Building Code for Persons with Disabilities**, issued under the **Jordanian National Building Law**, and any **specific accessibility standards** approved by the **Higher Council for the Rights of Persons with Disabilities**.

**Reasonable Accommodation**: The **modification or adjustment of an environment**, service, or process to enable a person with a disability to exercise their rights and freedoms or access a service on an **equal basis with others**.

**Braille**: A tactile writing and reading system used by persons with **visual disabilities**, consisting of **raised dots** that represent letters, numbers, or symbols, which can be read using **fingertips**.

**Large Print**: Documents, publications, and contracts should be available in **font size 18 points or larger** to enable **persons with low vision** to read without requiring assistive devices.

**Sign Language**: A **visual language** that relies on **hand movements, facial expressions, and body language** to communicate. It is used by **Deaf individuals** and is considered a **fully independent language**.

**Accessible Restrooms**: Restrooms designed to accommodate **wheelchair users**, including **sufficient space for manoeuvring**, a **lowered sink**, and **grab bars**. They should also be equipped with **an emergency call system**.

**Accessible Formats**: Providing information in alternative formats such as **Braille, Large Print, electronic or audio formats, sign language interpretation, easy-to-read text**, and **other methods** to ensure **accessibility**.

**Tactile Floor Markings**: Raised or colour-contrasted tiles designed to **guide persons with visual disabilities**. They are typically used to indicate **routes or potential hazards**.

**Glass Door Markings**: High-contrast markings placed on **transparent glass doors and facades** at two heights (**85-100 cm and 140-160 cm**) to enhance **visibility and prevent accidents**.

**Banking Services Adapted for Persons with Disabilities**: Adjusting **banking services, facilities, and communication methods** to accommodate diverse disabilities, ensuring **inclusion and independence**.

**Personalised Support Services**: The provision of **individualised assistance**, including **trained banking staff**, **sign language interpretation**, and **accessible customer service options**.

**Legal and Regulatory Framework**

The **Law on the Rights of Persons with Disabilities No. 20 of 2017** and **Central Bank Instructions No. 18 of 2018** establish the **legal basis** for ensuring the accessibility of banking services. These laws prohibit **discrimination** and mandate that banks provide services in **accessible formats** while **respecting the autonomy and confidentiality** of persons with disabilities.

**Article 43 of the Law on the Rights of Persons with Disabilities No. 20 of 2017**

* It is impermissible to exclude a person or restrict a person’s access to banking and credit services on the basis of, or because of, disability.
* Provide banking services, information and data to persons with disabilities in accessible formats, and guarantee respect for their right to privacy and the confidentiality of their accounts.
* Approval for signature by persons with visual disabilities through handwritten signature, stamp, or e-fingerprint on bank transactions without a witness as a condition.
* Keep the documented banking transactions as stipulated by item (2) of this Clause for (6) months, and objection to any transaction shall not be accepted after the lapse of this period.
* Apply accessibility (standards) in banking buildings and facilities in order to allow persons with disabilities to have access to and benefit from the services provided by them.
* Deliver training to the personnel working in the banking sector on the methods of effective communication with persons with disabilities.

**Requirements for preparing for the trip**

Preparing the website according to the Web Content Accessibility Guidelines (WCAG) developed by the World Wide Web (W3C) and according to the Web Content Accessibility Guidelines (WCAG) V2.1

WCAG V2.1 English version: https://www.w3.org/TR/WCAG21/

WCAG V2.0 Arabic version: http://www.alecso.org/wcag2.0 /

**Bank Accessibility Features**

**1. Arrival at the Bank**

* Designated **accessible parking spaces**.
* **Safe ramps** with handrails leading to the main entrance.
* ATMs equipped with **audio guidance**, **Braille buttons**, and **accessible height for wheelchair users**.
* **Wide doorways** to accommodate **wheelchairs**.
* **Receptionists trained in disability-inclusive communication** and **basic sign language**.

**2. Entering the Bank**

* **Floor markings and glass door signs** for persons with **visual disabilities**.
* Accessible restrooms for users of wheelchairs.
* **Queue management systems** with **voice guidance and Braille buttons**.
* **Low-height service counters and tables** for **wheelchair users and persons of short stature**.
* **Trained employees** proficient in **sign language** or using **video call sign language interpretation**.

**3. Banking Transactions**

* Speak in a low and natural voice with the person with a disability to preserve his privacy.
* **Loudspeakers** to assist persons with hearing disabilities when communicating through glass partitions.
* **Audio-visual documentation** of transactions.
* **Braille and Large Print banking documents**.
* **Adequate time for sign language interpretation**.
* **Accessible tables** for filling out **forms and applications**.
* Persons with **visual disabilities** should only be required to **sign a pledge once**, after which their **signature, seal, e-signature, or eye print** must be accepted without requiring witnesses for subsequent transactions.

**4. Completing the Banking Transaction**

* **Transaction records must be available in audio and video formats** for persons with disabilities.
* **Bank statements and receipts must be available in accessible formats (Braille, Large Print, or electronic versions)**.
* **Assisting persons with disabilities courteously when leaving the bank**.
* **Clear procedures for filing complaints and requesting assistance**.

**For Further Information**

For additional details on **the Building Code for Persons with Disabilities** or **the Law on the Rights of Persons with Disabilities No. 20 of 2017**, please contact:

**Higher Council for the Rights of Persons with Disabilities**

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