



المجلس الأعلى لحقوق  
الأشخاص ذوي الإعاقة  
Higher Council for the Rights of  
Persons with Disabilities (HCD)

## Visiting Financial and Banking Services for Persons with Disabilities






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## 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.



Percentage of persons with disabilities in Jordan is 11.2% of the population.

Number of persons with disabilities in Jordan is about 1.2 million 200 thousand.

Number of persons with disabilities who are potential customers of the banking sector market is 700 thousand

## Key Accessibility Terminology





## 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 arrangements:** The modification or adjustment of an environment, service, or process to enable persons with a disabilities 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.



## Definitions

**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.



## Definitions

**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.



## Definitions

**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:** Visual markers placed on transparent glass façades and doors in the form of two parallel lines. The first line is positioned at a height of 85-100 cm, and the second at 140-160 cm from the floor level. These markings must be visually distinguishable from the background to enhance visibility and accessibility.



## 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**

- These two documents set the principles and basics governing access to banking services for persons with disabilities
- The most prominent of these principles are:
  - o Accessibility to buildings, facilities and information
  - o Facilitative arrangements that allow persons with disabilities to use banking services independently, privately and easily
  - o Recognizing the full legal capacity of persons with disabilities in their banking transactions and respecting their decisions and choices.



## 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 visit

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 /](http://www.alecso.org/wcag2.0/)





**Arrival at  
the Bank**

**Banking  
Transactions**

**Entering  
the Bank**

**Completing  
the Banking  
Transaction**



**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.**





Receptionists  
trained in  
disability-inclusive  
communication  
and basic sign  
language.



**Wide  
doorways to  
accommodate  
wheelchairs.**





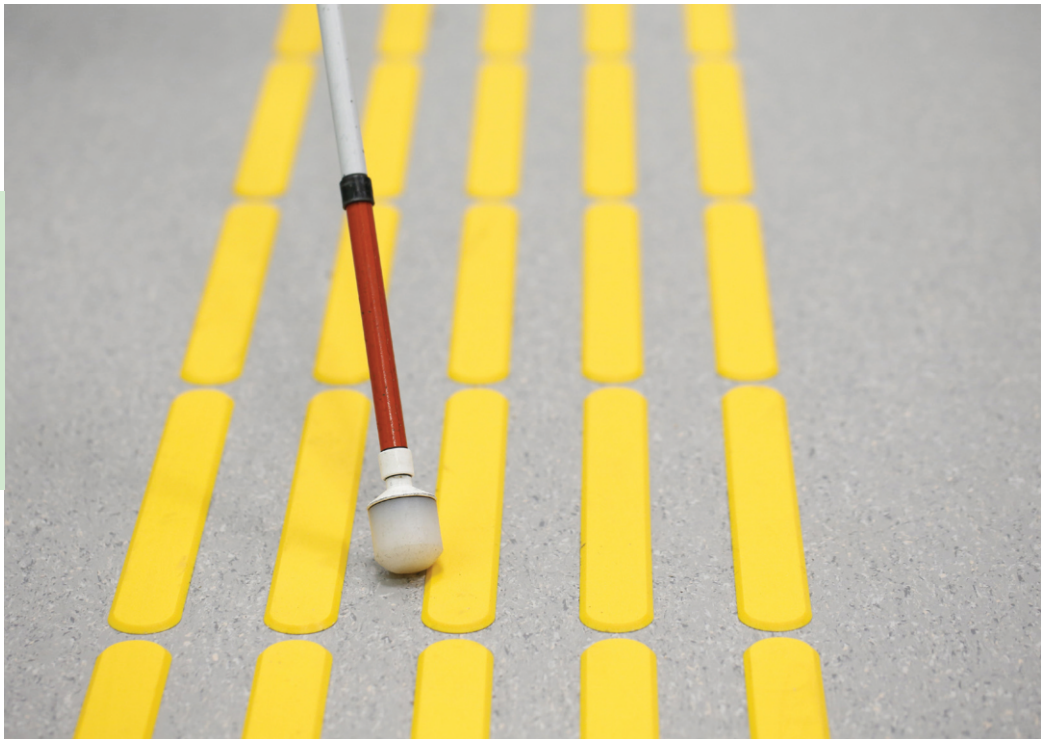
**Arrival at  
the Bank**

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Transaction**

**Tactiles Floor  
markings and  
glass door  
signs for  
persons with  
visual  
disabilities.**



**Accessible  
restrooms for  
users of  
wheelchairs.**





**Adapted queue management device (speaking and its buttons are printed in Braille) and at a low height for use by people using wheelchairs.**



**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.**



**Arrival at  
the Bank**

**Banking  
Transactions**

**Entering  
the Bank**

**Completing  
the Banking  
Transaction**

**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  
by the bank.**



**Braille and  
Large Print  
banking  
documents.**





**Allowing  
sufficient time  
for the  
translation of  
data and  
information  
into sign  
language by the  
accompanying  
interpreter or  
via Telephone  
(video call) or  
through one of  
the bank  
employees if  
the deaf person  
agrees to that.**



**Accessible  
tables for filling  
out forms and  
applications for  
wheelchair  
users.**



**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.**



**Arrival at  
the Bank**

**Banking  
Transactions**

**Entering  
the Bank**

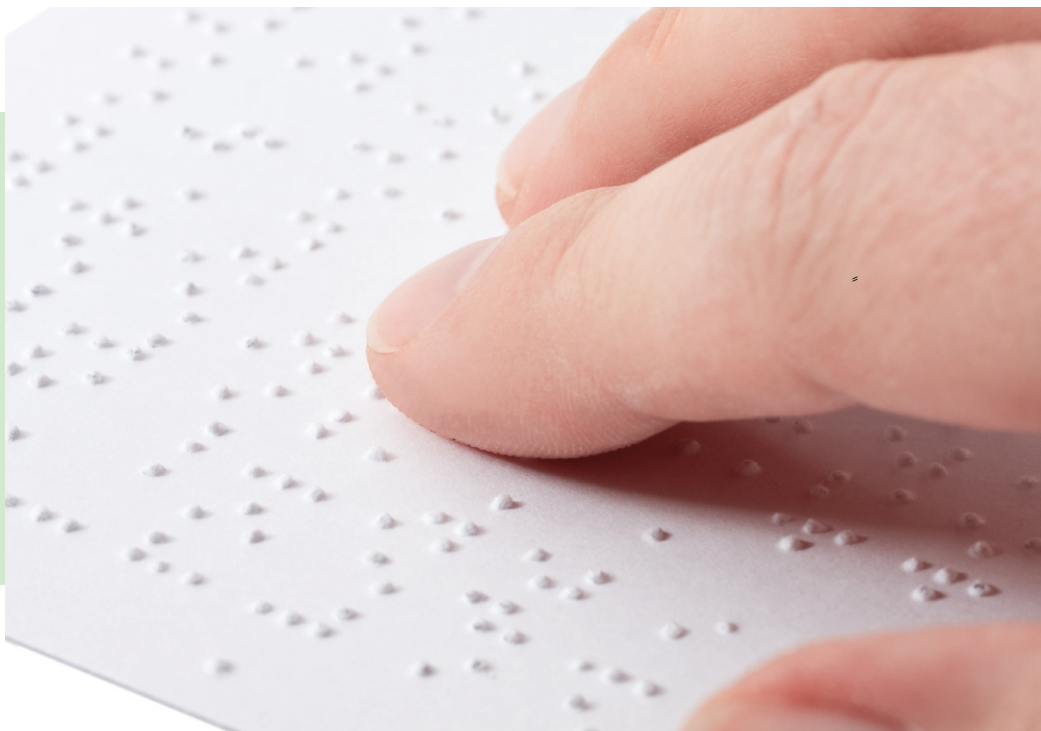
**Completing  
the Banking  
Transaction**

**Documenting  
the transaction  
with sound and  
image and  
making it  
accessible to  
blind and deaf  
persons.**





**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.**





**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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