

# Instructions for Financial Institutions on Services Provided for People with Disabilities

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## I. Introduction

### A. Purpose

The Instructions for Financial Institutions on Services Provided for People with Disabilities (the Instructions) aim to establish fairness among all segments of society without discrimination or diminishing the rights of any segment in any way. The Instructions seek to promote financial inclusion, ensure access to financial products and services for all segments of society, remove all physical and behavioral barriers that hinder access of People with Disabilities to financial services to manage their financial affairs independently and in complete privacy, and protect the rights of People with Disabilities as consumers of financial services.

### B. Scope

The Instructions apply to all Financial Institutions regulated and supervised by the Saudi Arabian Monetary Authority (SAMA).

## II. Definitions

- 1. People with Disabilities:** all persons who have long-term physical, mental, intellectual or sensory impairments which hinder their full and effective participation in society on an equal basis with others.
- 2. Disability:** having one or more of the following: visual impairment, hearing impairment, intellectual disability, physical and mobility disability, learning disabilities, speech and language impairment, behavioral and emotional disorders, multiple disabilities, autism, and other disabilities that require special care.
- 3. Financial Institution:** banks, branches of foreign banks, insurance and/or reinsurance companies, branches of foreign insurance and/or reinsurance companies, service providers, finance companies, finance lease registration companies, credit bureaus, payment companies, and money changers operating in Saudi Arabia and supervised by SAMA.

**4. Accessibility:** taking appropriate measures to ensure that facilities and services are accessible to People with Disabilities on an equal basis with others.

**III. Instructions on Services Provided for People with Disabilities**

**1. Unit for People with Disabilities**

The Financial Institution shall establish an administrative unit to be concerned with People with Disabilities. The unit is responsible for ensuring that the approved policies and procedures of the Financial Institution meet the requirements and needs of People with Disabilities and that financial services are easily provided for them.

**2. Built Environment**

The Financial Institution shall provide an appropriate built environment for People with Disabilities in all of its premises and branches. Such environment shall ensure the Accessibility to buildings and facilities for People with Disabilities and shall enable them to benefit from the services provided without any difficulties or complications. It includes:

- Providing wheelchair ramps to facilitate access to buildings and use of its various facilities, in addition to accessible emergency exits and evacuation routes suitable for People with Disabilities.
- Allocating parking spaces for People with Disabilities.
- Providing self-service machines equipped with the necessary tools and at a height that is reachable for People with Disabilities.
- Ensuring that offices are equipped with the tools necessary to serve People with Disabilities.
- Ensuring that services and products offered by the Financial Institution are explained using various means suitable for People with Disabilities.
- The Financial Institution may use mobile units, if possible, to provide its services for People with severe Disabilities should the need arise.

**3. Verification of Disability**

The Financial Institution may use all available methods to verify the existence of a Disability, such as reviewing the approved medical reports or the supporting documents that prove the type and degree of Disability or examining the case, provided that such verification takes place only once.

**4. Products and Services**

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The Financial Institution shall establish a policy and procedures to ensure that People with Disabilities are treated on an equal basis with others and enjoy equal and fair access to financial products and services to manage their financial affairs.

**The Financial Institution shall:**

- a. Provide the agreements and contracts in a format accessible to People with Disabilities according to the type of Disability, for example, printing documents in Braille format for people with visual impairment.
- b. Assign an employee to be responsible for reading the main terms and conditions of agreements and contracts concluded with People with Disabilities, such as blind and visually impaired people.
- c. Assign an employee to be responsible for assisting People with Disabilities in filling out the forms, requests, and contracts, if asked.

**5. Self-Service Machines and Electronic Services**

The Financial Institution shall provide access to electronic services and self-services for People with Disabilities as follows:

- a. Provide self-service machines that are accessible to People with Disabilities and announce the locations of such machines by available means.
- b. Develop electronic services to be accessible to People with Disabilities, for example, provision of awareness materials for blind or visually impaired people.

**6. Transparent and Fair Treatment for People with Disabilities**

**6.1 Advertising and marketing:**

- a. The Financial Institution shall update its marketing policies to include People with Disabilities to ensure they benefit from the products and services provided.
- b. The Financial Institution shall provide explanations suitable for People with Disabilities about the products and services provided.

**6.2 Commitment to fair and equal treatment of People with Disabilities**

- a. The Financial Institution shall not exclude or restrict the right of access to any financial service for People with Disabilities for any reason and under

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any excuse on the basis of or because of the Disability, without legal basis supporting such exclusion or restriction.

- b. The Financial Institution shall not use abusive or unfair practices and shall treat People with Disabilities with respect and fairness without discrimination.

## 7. Financial Education and Awareness Provided for People with Disabilities

The Financial Institution shall develop appropriate programs and mechanisms to improve the knowledge and skills of People with Disabilities, raise their awareness, enhance their understanding of the risks associated with financial products and services, assist them in taking informed and effective decisions, and refer them to concerned bodies to obtain the information they need.

## 8. General Provisions

The Financial Institution shall:

- a. Review and improve established business policies and procedures to fulfill the requirements and needs of People with Disabilities.
- b. Prepare a guide that sets out the mechanism for providing financial services to People with Disabilities, and train and qualify specialized staff to effectively provide services in an easy and accessible manner.
- c. Give high priority and care to People with Disabilities to facilitate their visits to the Financial Institution and ensure fast service.
- d. The Saudi Arabian Monetary Authority (SAMA) is responsible for ensuring the implementation of these Instructions. In the event of non-compliance, the Financial Institution shall be penalized in accordance with the relevant laws and regulations.