

BREAKING DOWN BARRIERS

Making Banking Services
Accessible To a d/Deaf
Customer

www.signingbanks.uk



The Equality Act 2010 places huge responsibilities and obligations on banks to ensure their products and services are accessible to all customers.

This means banks must ensure that Deaf people and customers with other disabilities can access services or products as easily as anyone else.

Having a positive reputation as a Deaf-friendly service provider can help banks attract new customers and grow the service.

When it comes to communicating and servicing Deaf customers, here are some of the key things to bear in mind:

Deaf Awareness

When it comes to customer service, most of the problems that a Deaf customer experiences are down to a lack of understanding of the issues that the d/Deaf community faces.

- There is a difference between those who were born Deaf and those who are loss their hearing fully or partially later in life.
- 1 in 1000 people might have been born Deaf (that is around 80,000 in the UK)
- 1 in 7 people are now believed to have some form of hearing loss.
- The hard of hearing may wear hearing aids, and those born Deaf may have cochlear implants. These generally do not provide a full clear hearing experience. Users may experience, echoes, tinnitus or distortions.
- Some customers who are born without hearing will have learned to communicate using British Sign Language (BSL). This has it's own grammar and syntax and this does not mean a Deaf customer can easily access written English.
- Accessing and using BSL interpreters is both costly and difficult, there are only about 1300 available in the UK

Accessible Contact Methods

Each deaf customer is different with different needs so, having multiple contact methods, both at your physical premises and online, can make it easier for Deaf people to get in touch. Familiarise yourself with the options available in your organisation. As well as face-to-face, other contact methods could include email, SMS/text messaging, live instant messaging via your website or social media. There may be additional functions like Hearing Loops, video calling, Text Relay or BSL/Sign Video, Signly auto-translation etc. All frontline staff should be aware of what is available and how it is used.

Top Tips!

For engaging with d/deaf customers:

- Identifying a d/Deaf customer -always be polite and do not make them feel uncomfortable. Look out for use of schemes like the Hidden Disabilities Sunflower lanyard.
- Do not assume that all deaf people wear hearing aids, can lip read or understand written English
- Identify communication methods and preferences that the d/Deaf customer would like and know what is available at the Bank
- Provide information in a variety of mediums so as to be accessible in the patient's first language e.g. BSL
- Mark files to identify the patient's deafness and their preferred mode of communication.
- Ensure adequate time is allocated for appointments/ consultations. If possible, prioritise a Deaf customer waiting with an interpreter
- If using an interpreter, even if this is a family member, please direct your conversation to the customer and not to the interpreter
- Remember the interpreter may not know financial jargon or be trained to interpret financial information. There may be an incomplete or inaccurate translation of the information.

Top Tips!

For engaging with d/deaf customers:

(Cont.)

- If a customer is using a friend or family member to interpret this impacts on their independence or privacy.
- Please check the customer's understanding of the information given as they may not always have the confidence to ask for clarification or explanation.
- Maintain eye contact whilst communicating.
- Avoid covering your mouth with your hands or paper.
- Use normal lip movement. You don't need to over-exaggerate each word and don't mumble, because this can make it difficult to lip-read.
- Speak at a normal volume. Shouting can be uncomfortable for a patient wearing hearing aids.
- Make sure the room is well-lit so that the patient can see your face clearly.
- Speak in plain English at a normal speed.
- If a BSL translator calls on behalf of the customer, do not ask to speak to the customer. They cannot hear you.

[Useful Resources on signingbanks.uk](#)

[Infographic To Use For d/Deaf Customers](#)

[Advice For Technical Staff - Toolkit](#)

[Deaf Customer Experience - Case Study](#)

[Positive Banking Practices - Case Study](#)

[Vulnerability of d/Deaf Customers - An Exploration](#)

[3 Actions for Banks in Accommodating d/Deaf Customers - Guidance for Banks](#)