

# A Vision of Financial Services

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*Access to Financial Services for Visually Disabled People*





## Preface

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I am delighted to write a preface to this brochure.

The financial market-place is much busier and more competitive today than it was when I began banking. This might have made it all too easy to overlook the needs of those in the community who are in some way disabled. Fortunately, however, there is now a much greater awareness of the problems of the disabled and the need to provide facilities for them. An obvious example would be ramps for wheelchairs. Another would be braille statements, which Lloyds Bank pioneered in the United Kingdom some 15 years ago.

Today people increasingly want to draw money or other things at times that are convenient to them, not to the provider. This means that our technological development must be "user-friendly" for people who have to rely predominantly on senses other than sight. There are also important questions about the provision of information. De-regulation and the prospect of a freer European financial market after 1992, means that there is much more information for customers to be aware of and select from. Those whose sight is impaired should not be deprived of this information. Simply transferring a few basic booklets to braille or large print is not sufficient. Other methods must be explored and developed – particularly as the technology is available.

At Lloyds Bank we have had a long association with charities like the Royal National Institute for the Blind and with people like Dr. John Gill, who have helped us to provide better services to our visually disabled customers.

Nonetheless, this report is a timely reminder to all of us in the financial services industry of the need to look beyond the immediate business objective and think right through to all users and potential users of our services.

Sir Jeremy Morse  
Chairman, Lloyds Bank

## Vision Now

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There are about 2 million visually disabled people in the European Community and the number is growing every year.

The total is far greater if we include those who cannot see fine print without their spectacles – and this includes most people over 50.

The ordinary image of a blind person is someone in their 20s or 30s carrying a white stick. In fact, most visual disability is acquired late in life. Only 5% of the visually disabled population are in education, 20% are of working age and 75% past retirement.

The association between age and loss of vision has a number of consequences. Less than 10% of visually disabled people can read braille, but 90% have some residual vision and can read with magnification or by holding print close to the eye. Also, a significant proportion have at least one other handicap.

In the increasingly competitive world of financial services, visually disabled people represent a significant proportion of the total market. Most have them have enjoyed a conventional career pattern and the resources that go with it.

In fact they are just like any other consumer of financial services except in having special needs – and the extent to which these needs have been neglected.

This brochure describes some of the problems facing visually disabled people and ways in which their needs can be better met. It is based on a study of “Technology and Blindness” sponsored by the Biomedical Engineering Committee of the European Commission and is intended for all those concerned with the delivery of financial services, not merely in banks, building societies and other institutions, but also in companies developing the new technologies.

*Cataract is the term used to describe loss of transparency in the lens.*



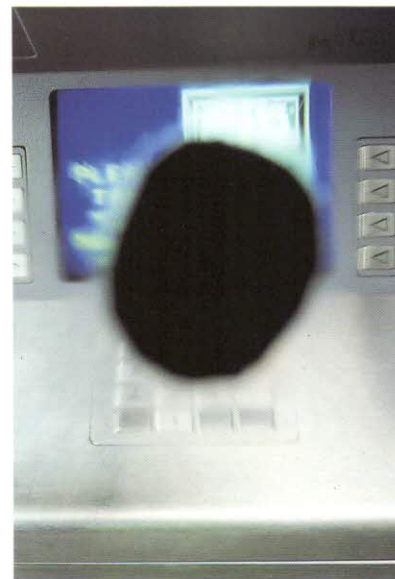
*Diabetic retinopathy produces dark patches which result from deposits on the retina and haemorrhages.*



*Tunnel vision typical of a late stage of glaucoma.*



*Macular degeneration is the most common irreversible cause of blindness in Europe.*



The pictures show how people with various visual defects might see an ATM.

