



**Deaflink
Bank Research Report**

September 2013

1 Introduction

Banks and building societies offer essential everyday services that deaf people need equal access to.

Deaf people regularly experience barriers in accessing services offered by banks and building societies because their communication needs are not sufficiently catered for.

This report aims to highlight the issues deaf people experience in accessing these services as well as suggesting improvements.

2 About the survey

This document contains the results of a survey conducted on the experiences of deaf people when accessing services offered by major high street banks and buildings societies.

3 Demographic

The survey was undertaken by 26 members of Deaflink in Newcastle.

The age of the Deaf, Deafblind and Hard-of-Hearing participants ranged from 16 - 80yrs.

Members of Deaflink completed a questionnaire via our access forum, in individual groups and electronically.

4 Methodology

For the purpose of this report the term “deaf” is used to classify a broad range of hearing loss ranging from profoundly deaf, deafened, deafblind and hard of hearing people.

The survey assessed deaf people’s experiences of the services offered by banks and building societies by focusing on the following areas:

- The banks or building societies deaf people use
- How deaf people access their services
- The attitudes of staff
- The communication support they were provided with

This report outlines responses received to the following questions in sequential order

Q1. Which bank do you use?

Q2. How you use the bank?

Q3. How was their attitude?

Q4. How was the communication with the bank?

Q5. Have you tried contact your bank through another person (not Text Relay)?

Q6. Have they tried to contact you for verification/checking your payments?

Q7. How you received their alerts/statements?

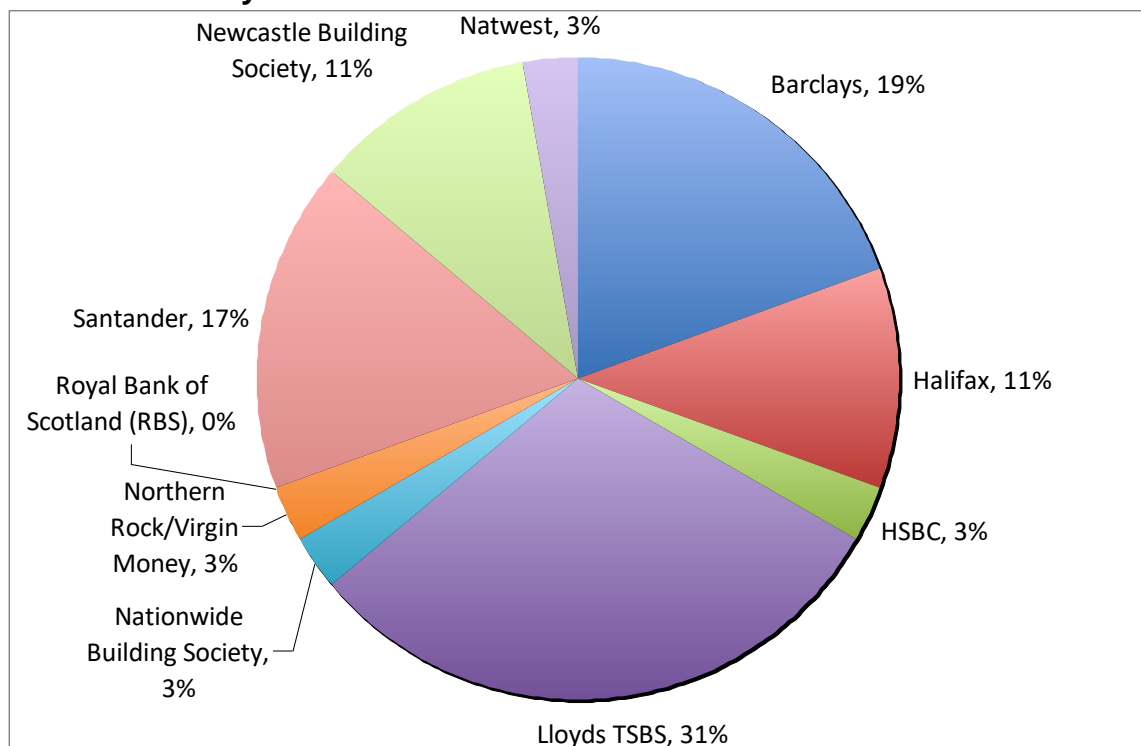
Q8. Have you or the bank booked an interpreter or lipspeaker for your bank appointment?

Q1. Which bank do you use?

Key findings

- The majority (31%) of deaf people surveyed use Lloyds TSB for their banking services.
- Barclays is the 2nd most popular with 19% respondents using their services. This is closely followed by Santander at 17%.
- It is clear from these findings use of banking services by deaf people surveyed is focused around three main institutions Lloyds TSB, Barclays and Santander.

Which bank do you use?



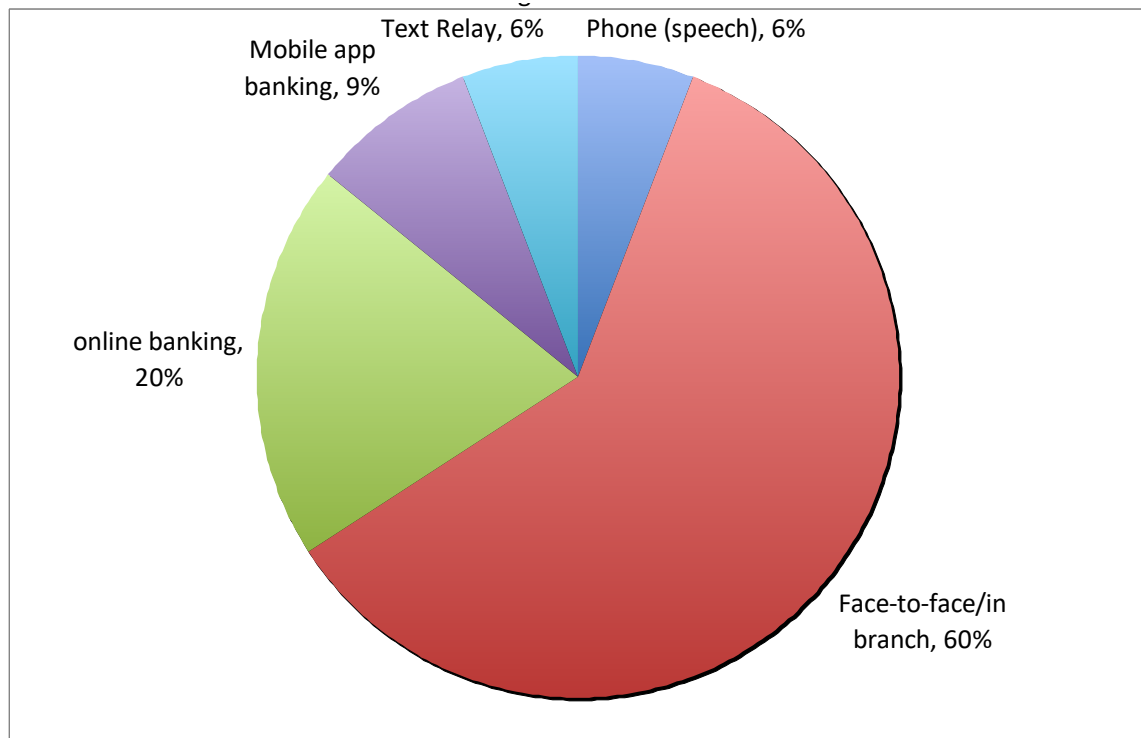
The pie chart above showing the range of banks our members are using for their bank accounts.

Q2. How you use the bank?

Key findings

- 60 % of deaf people access banking services with their bank on a face to basis in branch. This is three times higher than online banking which is the 2nd most popular method of communication.
- 1 in 5 people (20%) surveyed used telephone banking to access banking services .

The way deaf people choose to access banking services is significant as it indicates the key areas of customer service banks should focus on to improve accessibility. It is clear from the survey results that face to face banking and telephone banking should be indentified as target areas.



The responses received from participants raised the following issues in communicating with their bank or building society.

Third party call use. Banks and building societies regularly claimed they were unable to accept call from a third party on behalf of a deaf person due to security and data protection issues. This practice is discriminatory as deaf people rely on third party relay service to conduct a telephone conversation.

Poor staffing of textphones. Respondents regularly complained that textphones often ring for an inappropriately long period of time before being answered. Deaf people rely on textphone to conduct a phone call with a hearing person and it is important that they are properly manned.

Reliance on relatives. A number of participants felt that banks and building societies relied on relatives to conduct face to face conversation in branch on their behalf. This is inappropriate when discussing private financial information.

Using written communication. Respondents also cited being provided with information in written English as an issue. English isn't the first language of some deaf people and they may have a limited grasp of written English. Forcing deaf people to use written English puts them at an unfair disadvantage.

Recommendations

- Follow Ofcom's guidance which permits third party call use for deaf people.
- Provide a text message service to confirm authorisation for payments and standing orders.
- Use registered sign language interpreters and communication professionals for deaf people in branch.
- Textphones should be properly manned by a trained member of staff.
- Providing information translated into BSL and written information with a plain English guarantee.

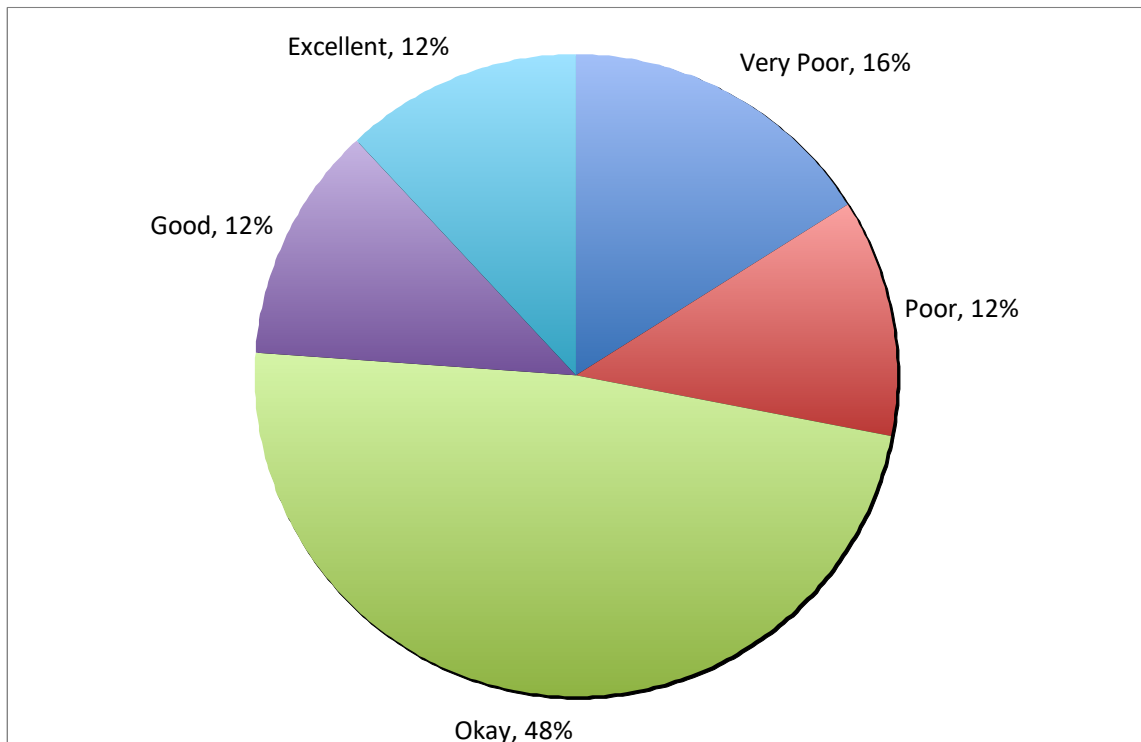
Q3. How was their attitude?

Key points

Staff attitudes have an important role to play the quality of service deaf people receive from banks and building societies.

- Just under 30% (28%) of participants rated the attitude of staff at banks and building societies poor or very poor.
- The just under 50% of respondents rated they gave banking staff a lukewarm rating of okay for their attitude.
- 24 % of people rated banking services good or excellent.

How was their attitude?



Deaf people who responded to the survey identified the staff's lack of awareness of their communication needs as a key barrier. There was also a lack of awareness of the communication support deaf people require such as textphones and minicoms.

The communication barriers to accessing the standing orders department, which is separate to the main branch, was also raised as an issue.

Whilst some people mentioned that they were directed to a private room because they were deaf, it is clear that further improvements are needed.

Testimonial

A deaf couple experienced difficulties in communication with a bank said :

“ We have changed my bank to Virgin, went to see representative, said I wanted to withdraw money and there was a young chap behind counter – I tried to explain to him, and he wrote something down, I didn’t understand, it he kept talking and I kept gesturing I am deaf, again and again - he did not know how to respond, so I asked another person to help and he said sorry, he was new and I think I was used to other cashier – it is so difficult to try and explain if the person is not experienced. Good, crucial point. Banks should have deaf awareness training, for new employees, valid point. Useful.”

Recommendations

Based on the feedback we received from our members our recommendations are

- to provide an in-house British Sign Language interpreter
- Deaf awareness/communication training to all staff
- British Sign Language training to all staff
- Text Relay training to all staff

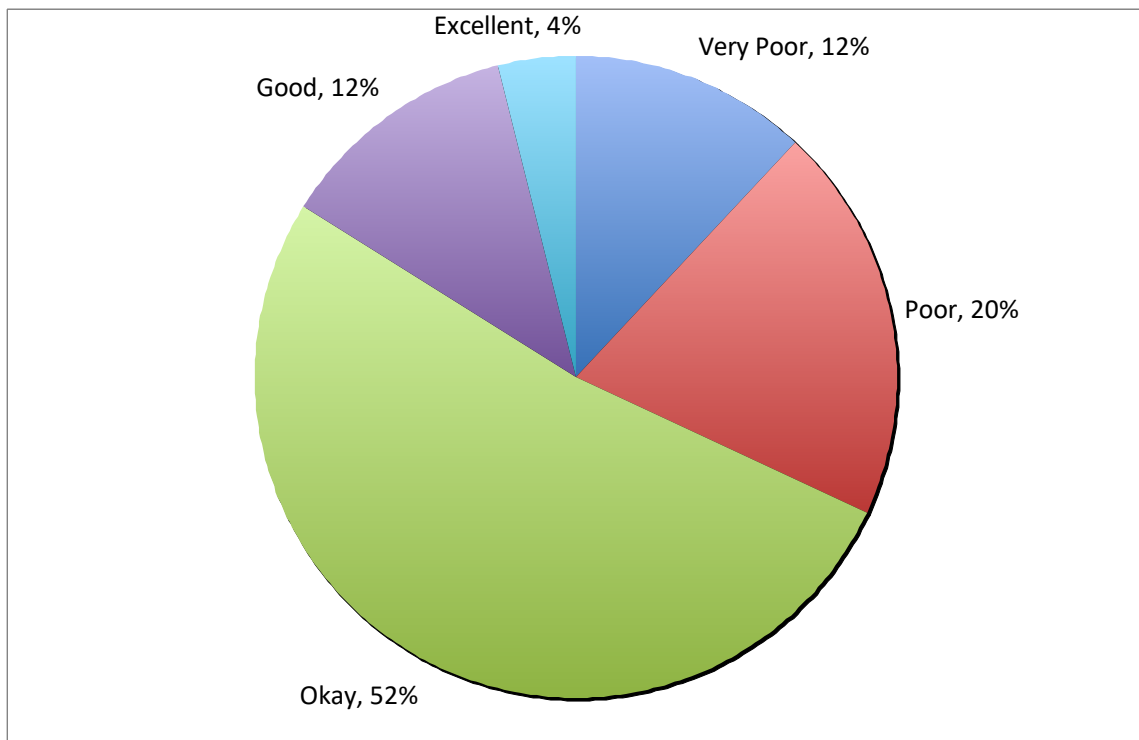
Q4. How was the communication with the bank?

Key points

The communication support deaf people receive from banks and building societies is essential for deaf people to access to financial information in a fair and equal way.

- 1 in 5 people surveyed felt the communication support they received was poor.
- Over 50% of participants gave the communication support they received a mediocre rating of Okay.

How was the communication with the bank?



Respondents raised a number of specific issues with the communication support they received such as

The loop system not working. Deaf people who rely on the use of hearing aids benefit from the auditory enhancement provided by a functioning hearing loop in a public setting. It is important these are regularly checked and properly maintained.

Lack of BSL interpreters. Profoundly deaf people require communication support in the form of a BSL interpreter in everyday situations. Banks could improve the accessibility of their services for Deaf people by providing interpreters in house.

Reliance on telephone. Deaf people experience communication barriers in using the telephone it is adapted to their communication needs. Text phones and video relay service (VRS) are acceptable methods of adjustment for a deaf person to conduct a phone call.

Recommendations

- Hearing loop systems should be properly maintained and regularly checked to ensure they are working correctly.
- Banks and building societies should offer to book a BSL interpreter for a deaf person attending an appointment in branch.
- Textphones and VRS should be provided to enable deaf people to conduct a phone call. Whilst some banks such as Lloyds TSB, Royal Bank of Scotland and Halifax currently provide this service its usage requires expansion.

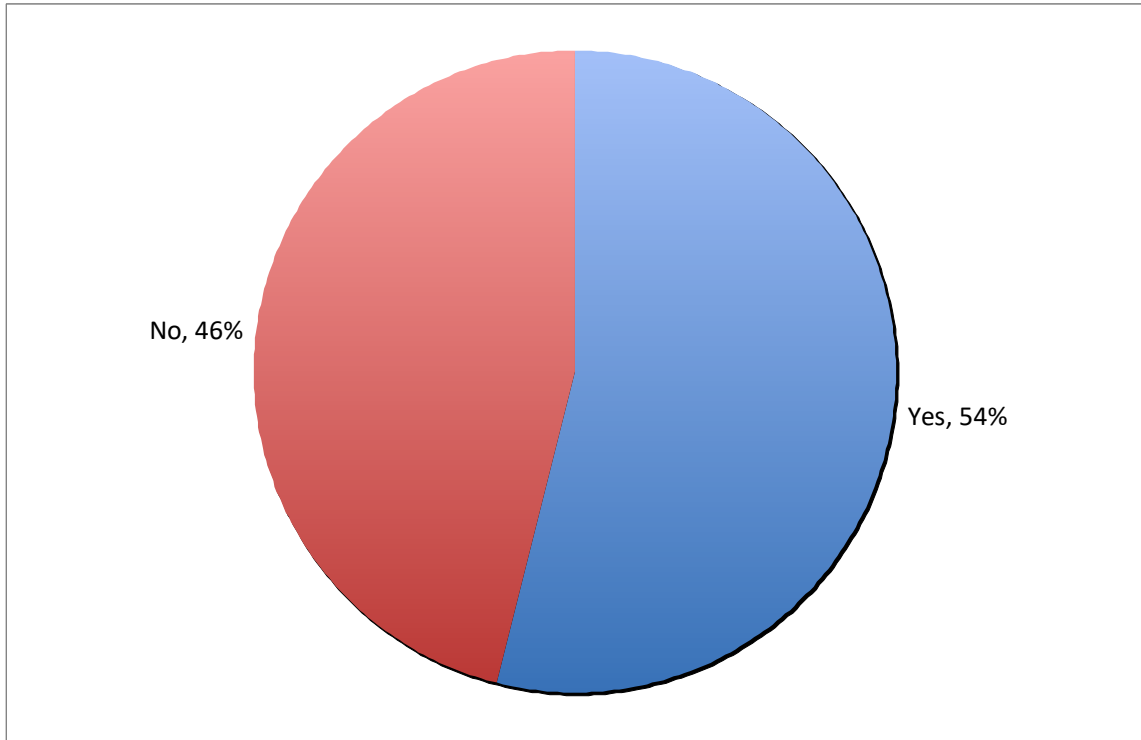
Q5. Have you tried contact your bank through another person (not Text Relay)?

Key points

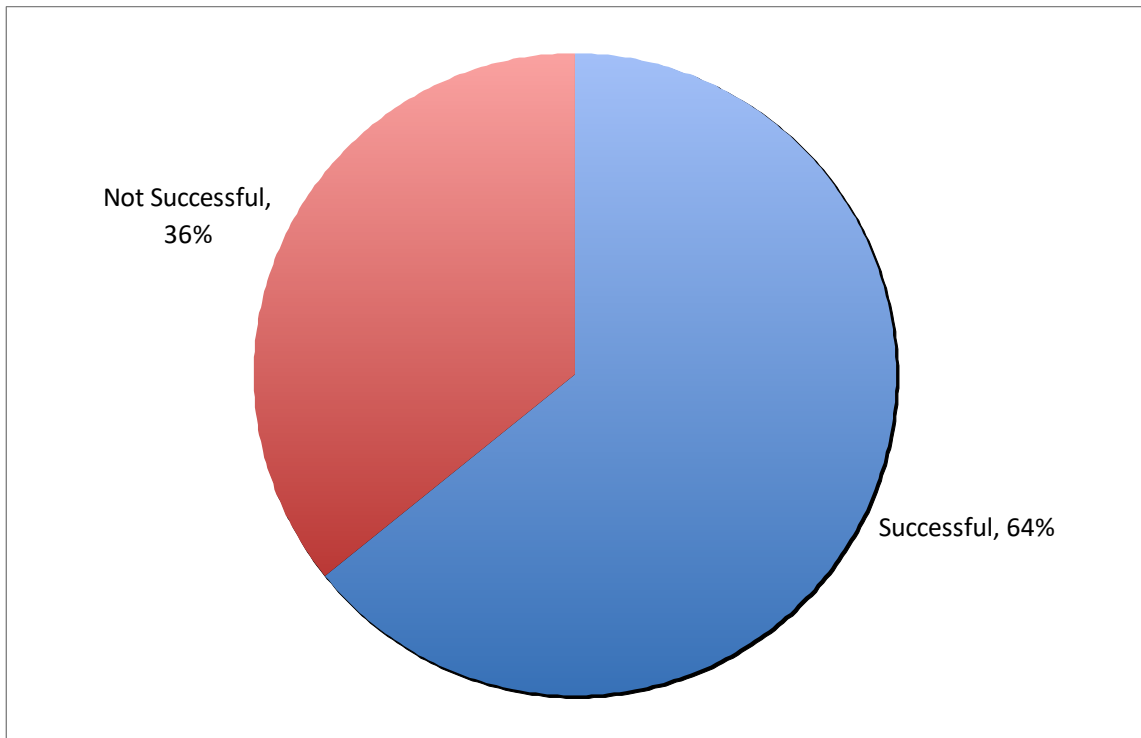
The way deaf people chose to contact their banking or building society and the outcomes they experience reveal a number of important findings.

- Over half 54% of participants tried to contact their bank or building society via a third party.
- 46% attempted to make contact individually.
- Whilst the majority of attempts 64% of attempts made were successful.
- A worrying 36% were unsuccessful. This clearly suggests deaf people experience significant access barriers when accessing banking services.

Have you tried contact your bank through other person (not Text Relay)?



Successful or Not Successful?



Our members raised a number of issues in this regard in relation to contacting their bank

Using a family member. Deaf people often rely on family members to communicate on their behalf. As stated previously this is not suitable for discussing financial matters.

Using a personal assistant or BSL interpreter. Deaf people use a qualified third party to communication on their behalf. Banks and building societies should recognise this as part of their Equality and diversity policy.

Third party call use. This is a recurring problem banks and building societies often refuse to accept calls from a deaf person via a third party for data protection reasons. This is despite the fact Ofcom regulations permit organisations to accept third party calls from a deaf person.

Requirement for authorisation letter. Asking a deaf person to provide a formal written authorisation for some one to communicate on their behalf may not be appropriate. English isn't the first language of some deaf people and being forced to communicate in this way puts them at an unfair disadvantage.

Testimonial

A quotation from a member in our recent Deaf Access Forum ...

“Recently what happened to me - I don't have family, but I have a friend, same experience, I got letter, asked friend to ring, I trusted friend, they said no. Because the friend of mine not good enough for them, I had to physically go into the bank myself.”

Recommendations

- Banks should adopt Ofcom's guidance as for third party call use as part of their customer service policy and allow deaf people to make phone calls in this way.
- Only registered communication professionals should be used to contact a bank or building society on a deaf person's behalf.
- Deaf people should not be required to provide written authorisation letters in English.

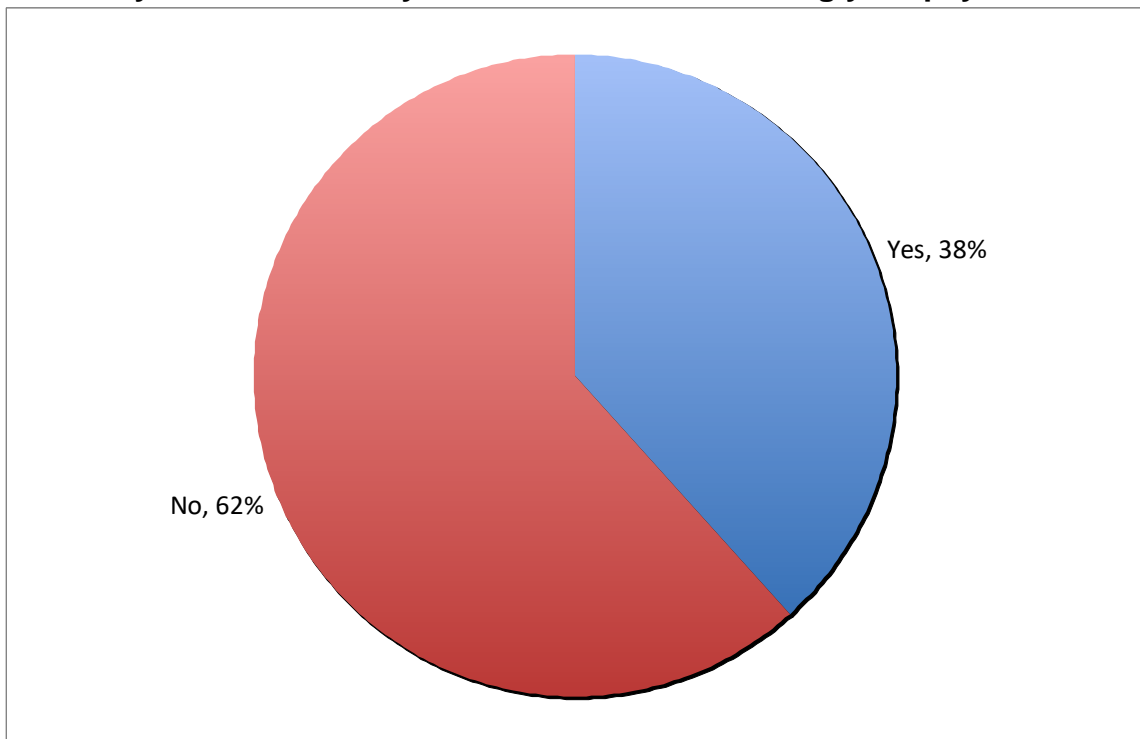
Q6. Have they tried to contact you for verification/checking your payments?

Key points

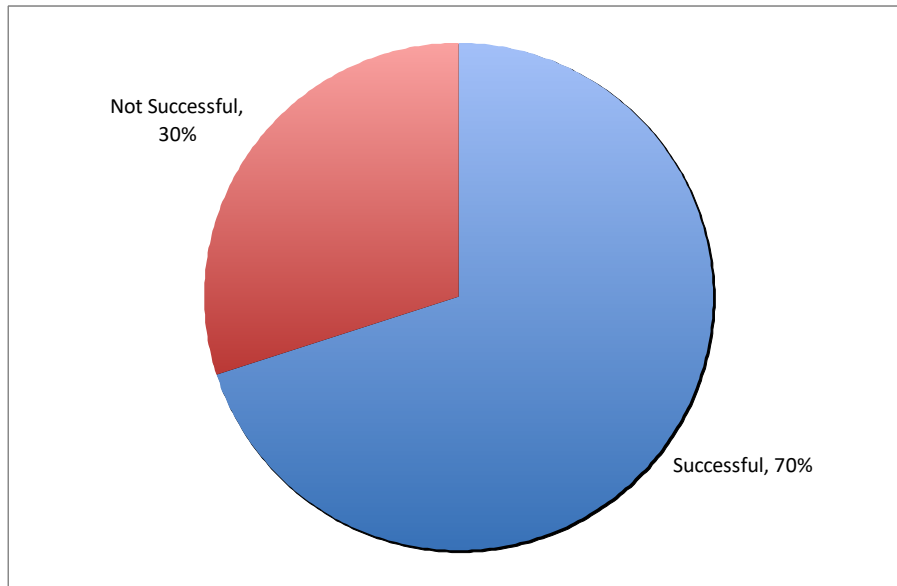
The security of payment information is an integral part of any banking service. Our member's experiences in this area have some interesting findings.

- Disappointingly 62% of Deaflink's members were not contacted to check and verify payments.
- Whilst a re-assuring 70% of those who contacted were successful, it is clear that improvements are needed.

Have they tried to contact you for verification/checking your payments?



Successful or Not Successful?



Respondents raised similar issues, as those highlighted above, with the accessibility of the process such as

Reliance on family members.

The requirement of an authorisation letter.

Reliance on formation in written English.

Testimonial

A member's quotation from our Deaf Access Forum ...

"I received a letter recently, didn't understand it, and complicated English. My daughter came, showed it to her, and she phoned up, they said NO, need to speak to me - is he hearing? No he is deaf! She had to explain, I am ringing on his behalf, he can't use the phone well – it is such a frustrating experience for us."

Recommendations

In this instance our recommendations would be as stated in the previous section namely

- Use registered communication professionals only to provide authorisation
- Remove the requirement for written authorisation
- Provide information translation into BSL and written information in plain English.

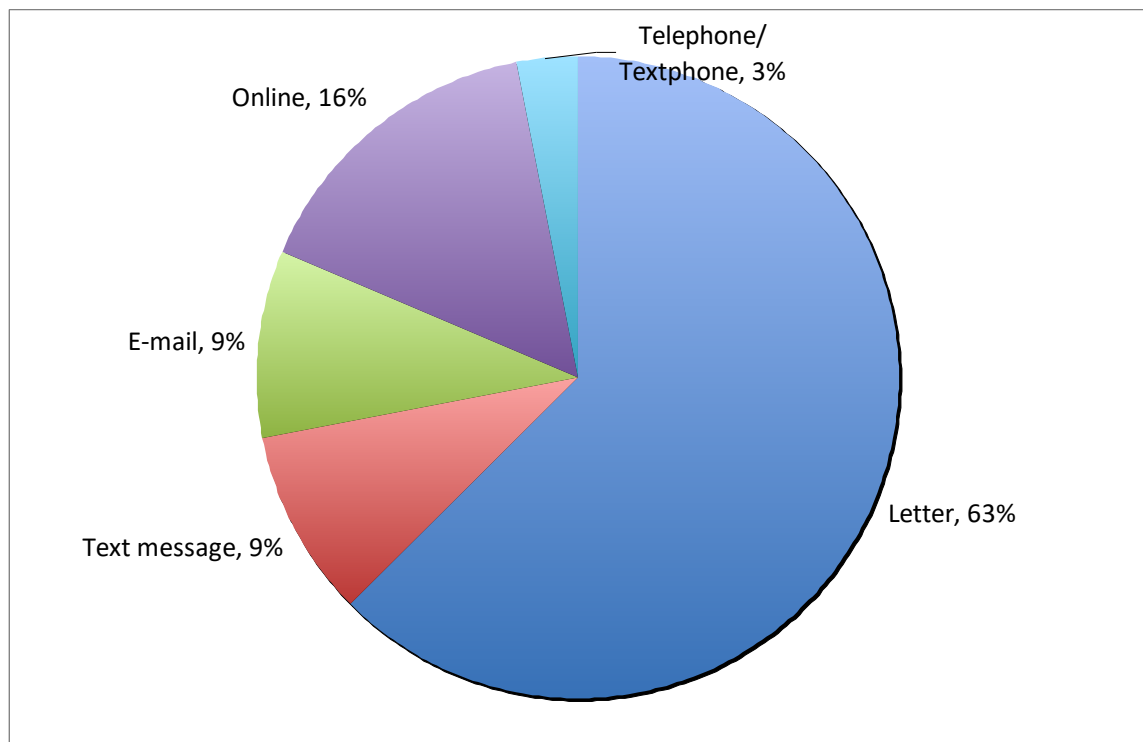
Q7. How you received their alerts/statements?

Key points

The way deaf people receive information about their bank statements has important implications for the accessibility of banking services.

- The overwhelming majority of participants (63%) received statements and alerts via letter.
- The 2nd most common method was online at 16%.

How you received their alerts/statements?



The accessibility of the English on written correspondence was the main difficulty highlighted by Deaflink's members in their response.

English isn't the first language of some deaf people so written correspondence that have an inappropriately high standard of English are not sufficiently tailored to their communication needs.

Receiving confidential financial information via a relative was also highlighted as problem. Information of this nature is confidential and should not be disclosed to a relative.

Recommendations

- Written information should carry a plain English guarantee.
- Confidential information should only be disclosed via registered communication professionals whose code of practice requires confidentiality.

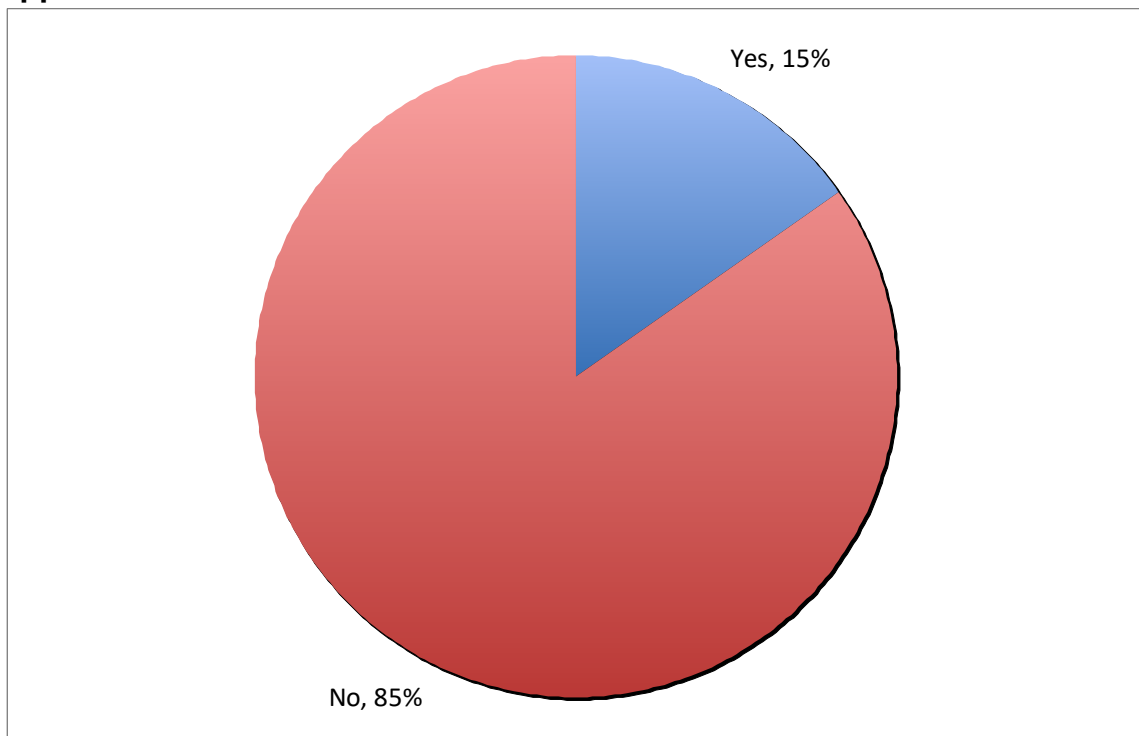
Q8. Have you or the bank booked an interpreter or lipspeaker for your bank appointment?

Key points

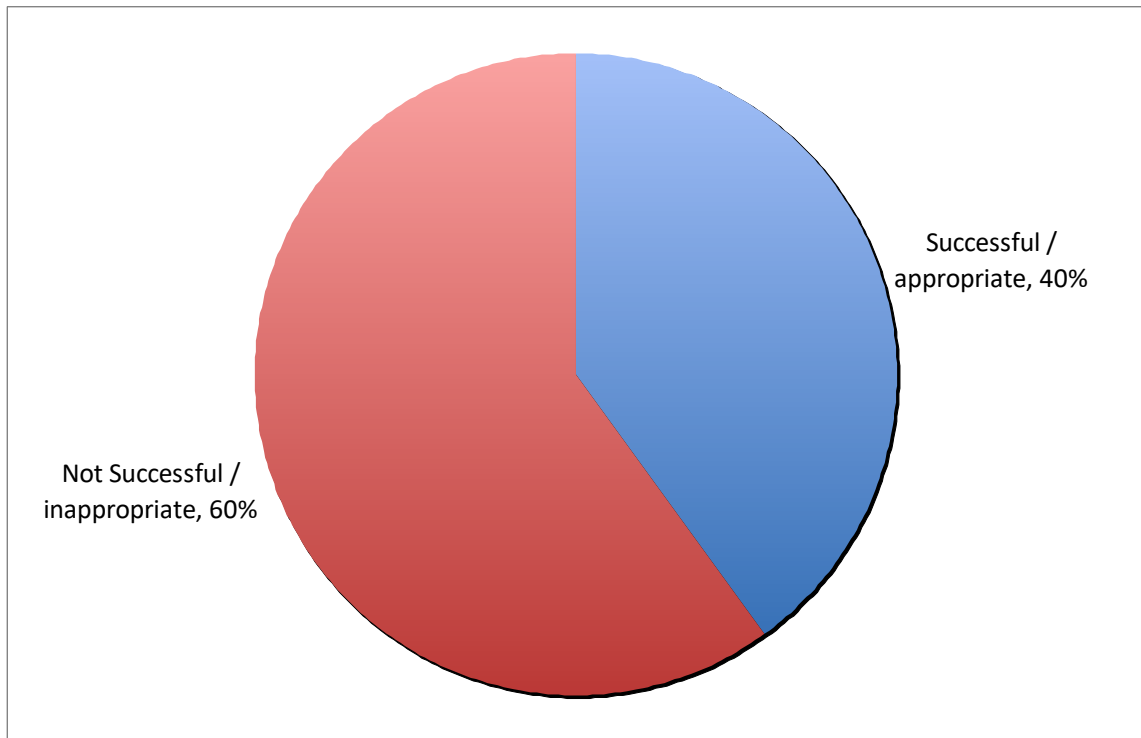
BSL interpreters and lip speakers are vital for deaf and deafened people to access face to face banking services in a fair and equal way.

- An alarming 85% of people surveyed were not offered an interpreter or lip speaker booked for their bank appointment.
- A mere 15% were offered this vital service by their bank or building society.
- Sadly 60% of respondents rated the communication support they did receive as unsuccessful or inappropriate.

Have you or the bank booked an interpreter or lipspeaker for your bank appointment?



Successful or Not Successful?



It is significant to have a British Sign Language interpreter or lipspeaker provide to enable the communication between the D/deaf, deafblind and hard-of-hearing members and the bank staff. As stated in the members' comments the communication support remove the frustration and embarrassment our members faced when their communication broke down.

Testimonials

A recommendation from a member was raised in our recent Deaf Access Forum:

"I can go into bank, but what if deaf people might not be able to read or write well, deaf people find it difficult to speak to cashier, or write little notes, I would prefer to have interpreter there. That would be best provision for me."

A question from a member raised in our Deaf Access Forum on whether their bank should pay for a British Sign Language interpreter:

"Really it is the Bank's responsibility, under Equality Act You have the right to access their service, banks have to pay for interpreter for you, it is not you, you don't pay out of your pocket. It's the same for dentist, doctors, same for banks, they pay for it. If you at private party, or funeral – you may have to pay for interpreter. St Andrew's church use interpreter and they might provide for you."

But dentists, hospitals, etc not your responsibility they pay for them. Under Equality Act by law they have to do that. Yes, the bank pays for the interpreter.”

Recommendations

- Banks and building societies should include booking a BSL interpreter or lipspeaker of a deaf person as part of their customer service policy.
- Deaf people should be provided with registered BSL interpreters or lipspeakers only.

Rhona Stanbury and Katie Dewar

Deaflink North East
December 2013

