



Accessible Banking

Benchmarking Report

2021



#TogetherLimitless

Banking made easier for all

In alignment with the UN SDGs, the UAE Vision 2021, and the 'My Community' initiative, Emirates NBD is focused on social and financial inclusion.

Its flagship #TogetherLimitless programme is committed to building a disability-inclusive society – a world without barriers.



Overview

We are constantly looking for new ways to make our products and services more accessible and inclusive of People with Disabilities (PwDs).

As part of this work, we recently launched a study:

- to identify trends and models of best practice in Accessible Banking;
- to benchmark ourselves against national, regional, and international competitors in this space;
- to gain insights to inform new initiatives designed to make Emirates NBD an even more Accessible Bank



Accessibility Initiative Types

We analysed the following types of Accessible Banking initiatives:



In-Branch Banking



ATM Features



Mobile Banking



Telephone Banking



Internet Banking



Other Initiatives

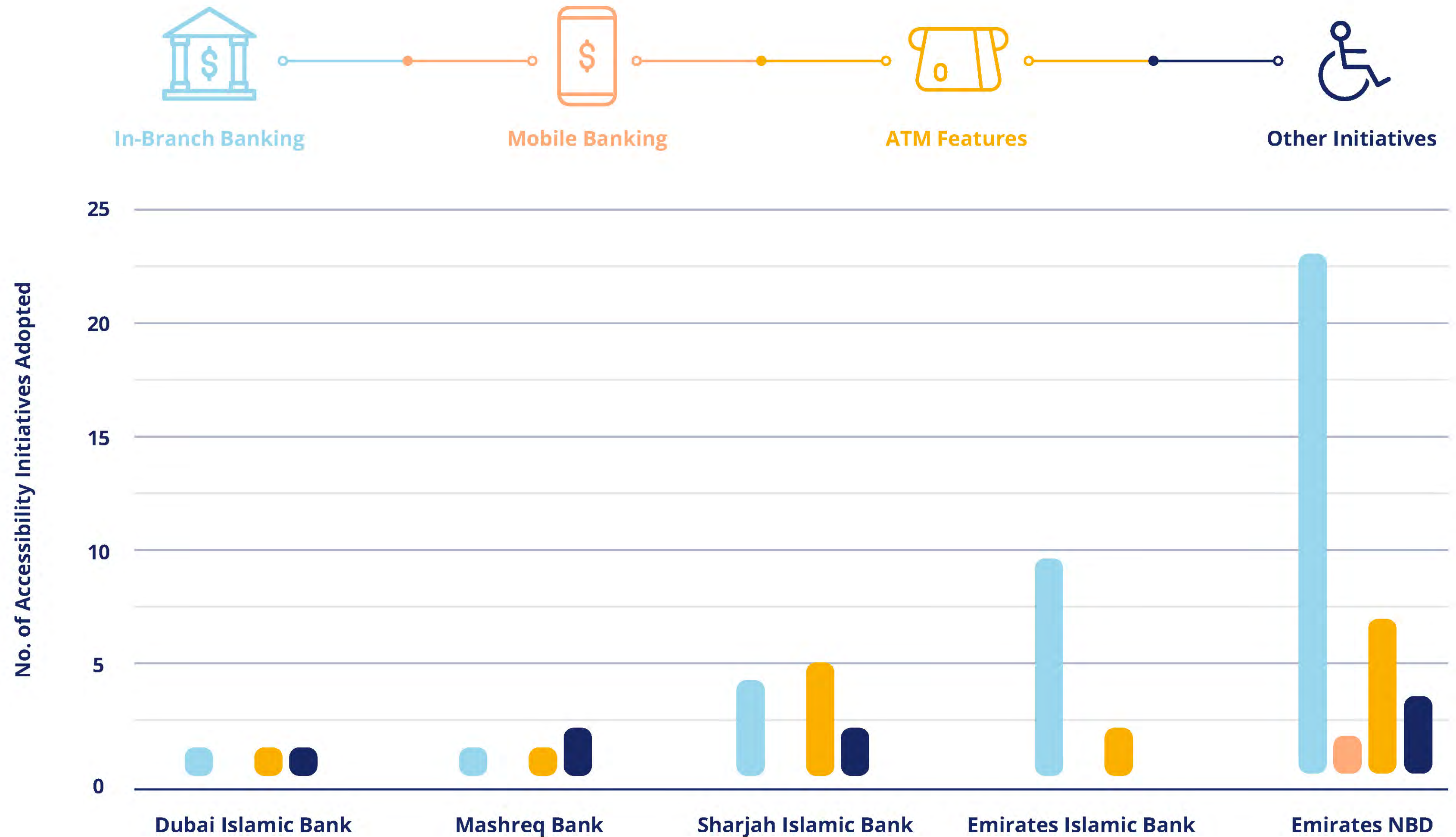
Study Findings: National Banks

21

national commercial banks in the UAE were studied, and only

42%

have adopted some element of accessibility.



Accessibility Initiatives: National Banks

Highlights from our national study include:



Emirates Islamic Bank

Widest range of accessible in-branch banking features



Mashreq Bank

Made offices accessible for PwDs; flexible working arrangements



Sharjah Islamic Bank

Pioneered accessible ATM features in the UAE, including audio guidance, braille keys, headphone compatibility, and tactile flooring to keep wheelchairs stable

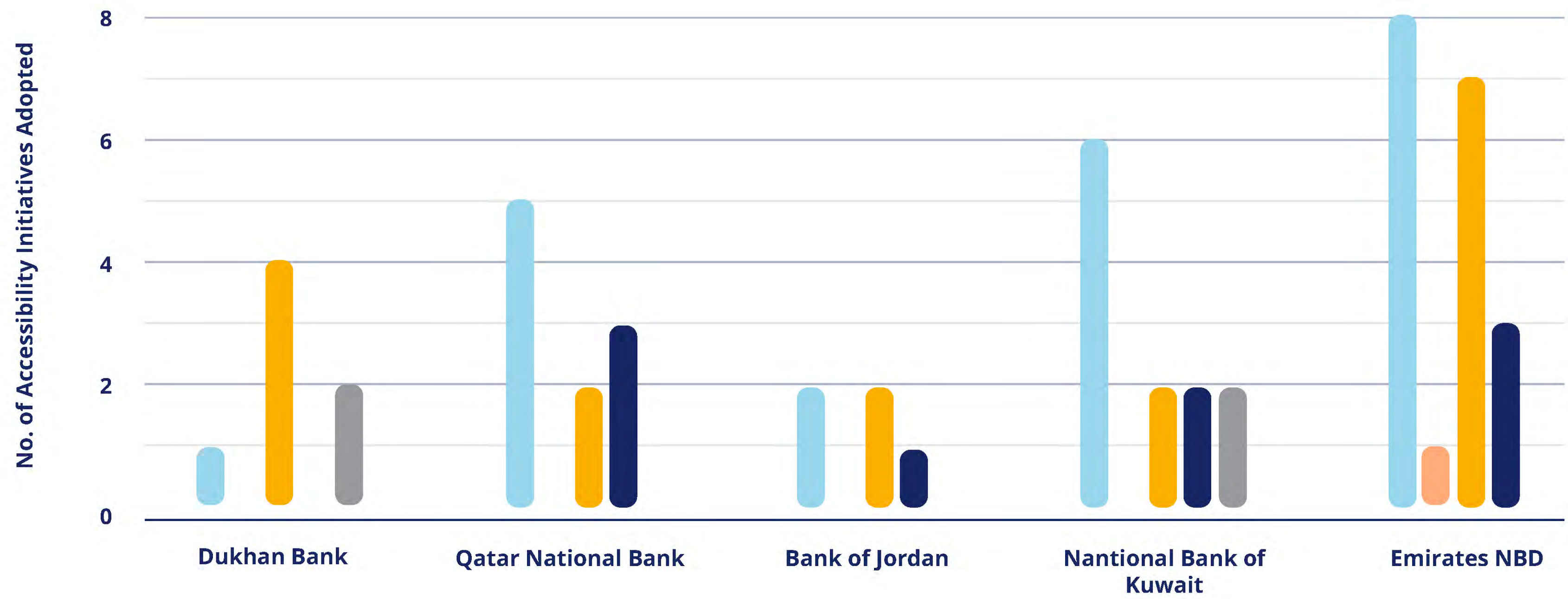
Study Findings: Regional Banks

46

of the leading banks in the Middle East and North Africa (MENA) region were selected for the study, and just...

13%

are currently offering accessible banking features.



Accessibility Initiatives: Regional Banks

Highlights from our regional study include:



Dukhan Bank

Smartphone
activated cardless
transaction service



Qatar National Bank

Biometric recognition
(eye scan) simplifying
login for mobile
banking

بنك الاردن
Bank of Jordan



Bank of Jordan

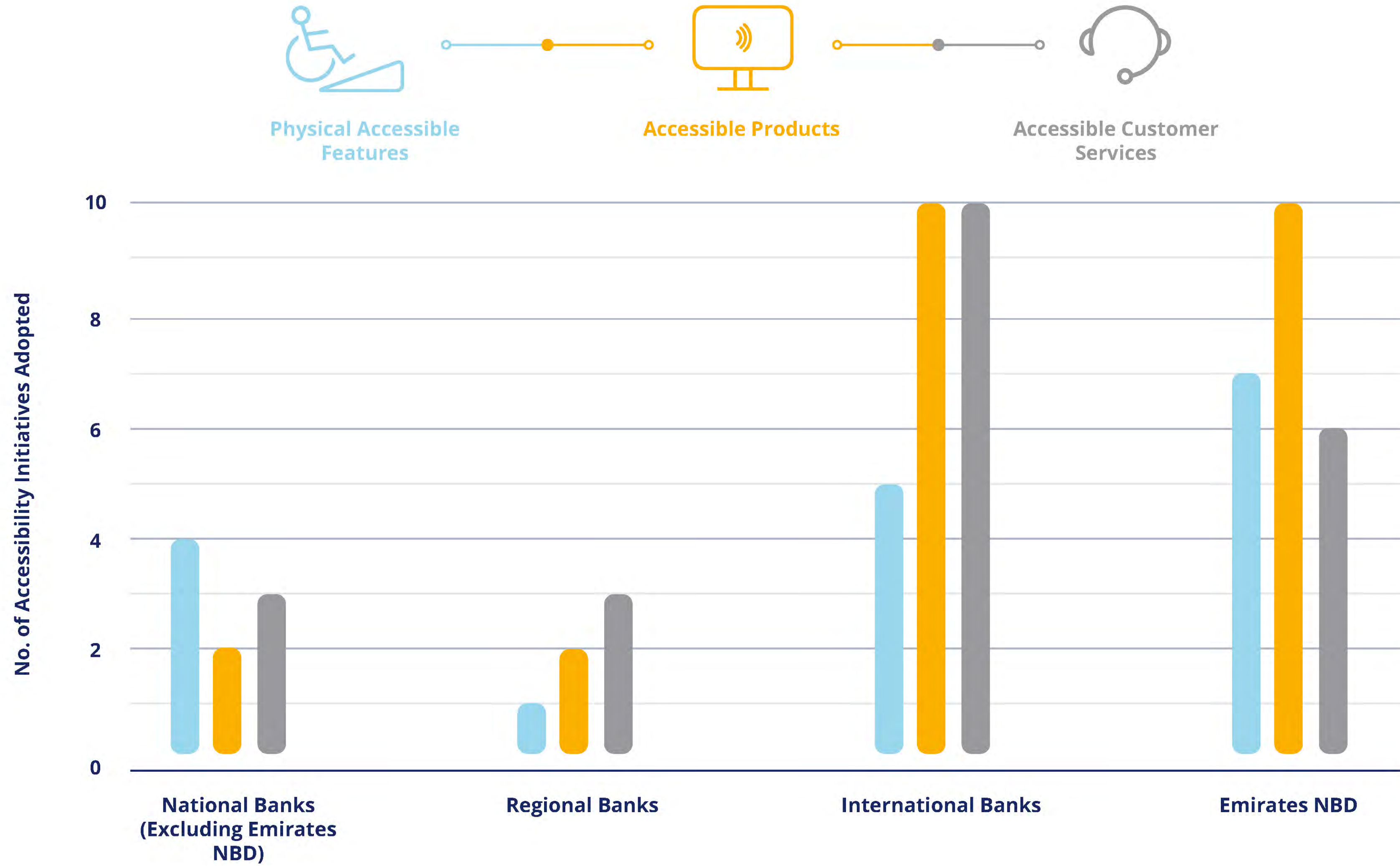
'Basira app' converts braille
alphabets to audible
Arabic, breaking down
communication barriers

Study Findings: International Banks

We benchmarked Emirates NBD against

28

international banks recognised for their efforts to make banking more accessible to PwDs.



Accessibility Initiatives: International Banks

Highlights from our international study include:



Royal Bank of Canada

Pioneered 'talking' ATMs



Bank of Austria

Offers a shuttle service for customers with limited mobility



Shinhan Bank

Text-to-speech barcodes

What's Next?



1



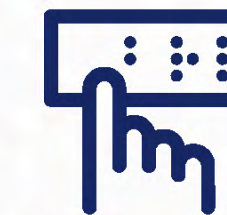
Offer a shuttle service for PwDs

2



Add 'Text-to-Speech' barcodes

3



Provide print documents in accessible audio and braille formats

4



Create designated customer service channel for PwDs

5



Enhance website accessibility

6



Collaborate and contribute to the Disability Equality Index



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