

# HSBC Disability Etiquette Handbook



HSBC



Together we thrive

## Background

Thanks to our unique position as the community bank of Hong Kong and our various disability inclusion initiatives, we're leading the way in inclusive hiring and accessible banking. In recent years, we've sponsored the Fair Opportunity Programme, which supports the hiring and retention of talent with disabilities. We've also partnered with CareER, a local charity advocating for the career development of people with disabilities and special educational needs (SEN), to promote awareness of disability etiquette through staff training programmes. Now, with their help, we've produced this Disability Etiquette Handbook.

This handbook outlines our best practices for engaging with customers who have disabilities or special needs, especially in our retail branches and contact centres. It includes ideas and feedback from many of the disability and accessibility NGOs we've worked with in Hong Kong. The handbook introduces you to:

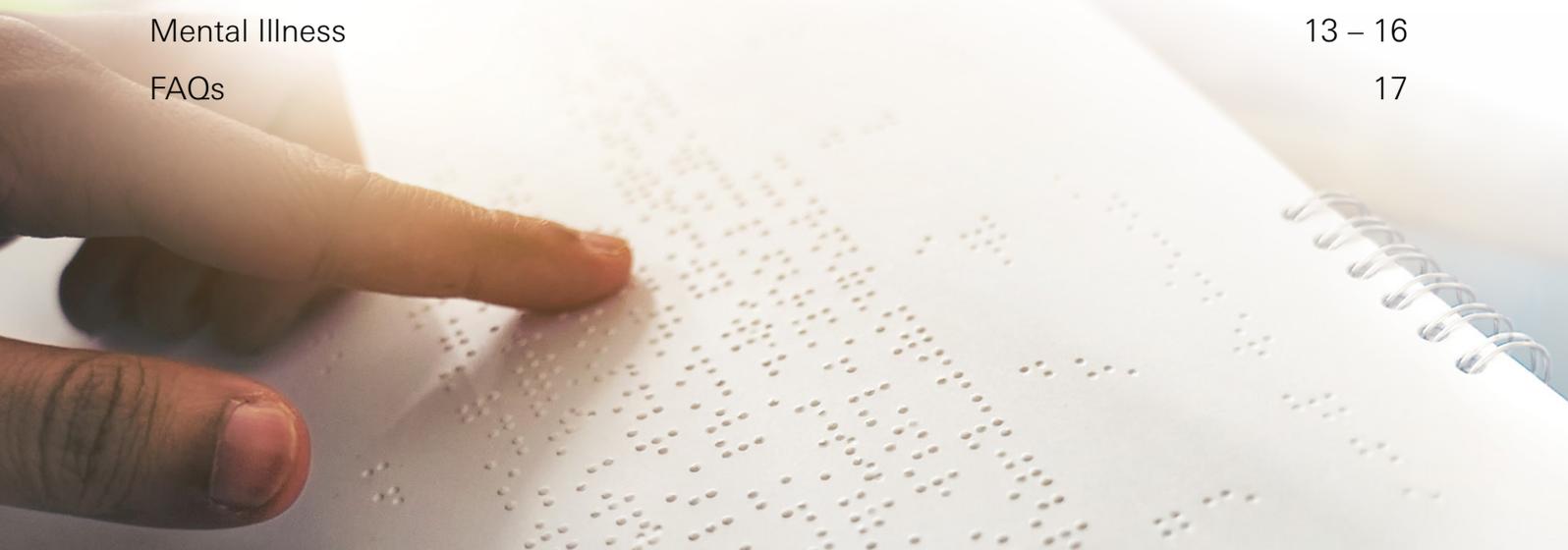
- ◆ The importance of disability inclusion
- ◆ Different types of physical and 'invisible' disabilities
- ◆ Tips on interacting with customers who have disabilities or special needs
- ◆ The services we offer
- ◆ Useful resources for more information

We hope this handbook will be an informative and practical guide for all of us, particularly our customer-facing Wealth and Personal Banking staff, on providing exceptional service to customers with disabilities or special needs.

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## Maggie Ng

Head of Wealth and Personal Banking,  
Hong Kong, HSBC

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## Foreword

At HSBC, our purpose is to use our unique expertise, capabilities, breadth and perspectives to open up new kinds of opportunities for our customers. We're bringing together the people, ideas and capital that nurture progress and growth, helping to create a better world. My definition of a better world is one that is inclusive of everyone in society, including those with disabilities.

From the outset, it's important to ask ourselves a question: if HSBC doesn't drive financial inclusion, who else will? As a major bank serving a diverse community in Hong Kong, we must continue to lead the way when it comes to supporting customers with disabilities. This is not a slogan, but an important shared value underpinning the development of our services. Over the years, we've introduced several first-to-market programmes and initiatives, such as barrier-free banking services, basic banking services for people who are homeless, service

support for customers living with dementia, and service coverage for customers with disabilities.

Without a doubt, we've done a lot to make banking services more accessible for vulnerable customers. However, this will never be enough if we don't develop the right mindset for supporting these less privileged customers. That's why our team has produced this handbook, which aims to provide a high-level overview of the dos and don'ts when serving customers with the most common types of disabilities.

Banking is a necessity for everyone in our community. We hope that what we've done at HSBC will set a good example and galvanise support from others to improve the accessibility of banking services for people with disabilities. In this respect, we will also connect and partner with a range of NGOs to ensure that our support and service offerings are relevant to the needs of all our customers.

## What is a disability?

According to the Centers for Disease Control and Prevention (CDC), a disability is ‘any condition of the body or mind that makes it more difficult for the person with the condition to do certain activities and interact with the world around them’.

**The Labour and Welfare Bureau of the HKSAR Government specifies 10 main types of disabilities:**



Hearing impairments



Visual impairments



Speech impairments



Physical disabilities



Autism spectrum disorders



Mental illness



Intellectual disabilities



Visceral disability and chronic illness



Attention deficit disorder and attention deficit hyperactivity disorder



Specific learning difficulties

As ‘people with disabilities’ appears to refer to a single and homogenous population, people may miss the fact that it is a diverse group of people with different backgrounds and needs. People with different types of disabilities, or even the same type of disability, can have very different lifestyles and needs. While some disabilities may be apparent, others may be hidden or invisible.

**Disability inclusion** is a broad concept that refers to including people with disabilities so they can participate in society as much as they would like to. According to the International Labour Organization, this may require ‘necessary support and reasonable accommodation’. The CDC highlights the idea of encouraging people with disabilities ‘to have roles similar to their peers who do not have a disability’.

- ✓ Treat all customers equally, make accommodations and adjustments if appropriate.
- ✓ Ask before you help. Customers who appear to be struggling may actually prefer to complete the task on their own. Don’t be offended if someone declines your help.
- ✓ Talk to the customer directly, not to their caregiver or interpreter.
- ✗ Don’t make assumptions about customers or their disability. Remember that every person is an independent individual, and don’t judge their choices before understanding their reasons.
- ✗ Don’t make fun of a person’s appearance or gesture. This is disrespectful.
- ✗ Avoid using words or phrases that could be offensive.

Your conduct when interacting with customers with disabilities should not be different from your conduct when interacting with other customers. With a sincere and genuine attitude, we can build an inclusive society together.

## How HSBC creates a barrier-free banking environment

To ensure that people with disabilities can access our services, we provide the following facilities and services.



### In our branches

- ◆ **Guide dogs** are welcome.
- ◆ **Ramps, lifting platforms, temporary ramps and automatic doors** to help people get around.
- ◆ **Hotline numbers and call buttons** so people can request help.
- ◆ **Separate queues and signage** are available for wheelchair users.
- ◆ **Tactile indicators** in our Express Banking centres help guide visually impaired customers to an ATM with voice navigation.
- ◆ **Wheelchair-accessible counters, ATMs and passbook machines** are at a suitable height.
- ◆ **Wheelchair-accessible meeting rooms** with more space.



### Counter services

- ◆ **Community Care counters** provide express counter services to customers in need.
- ◆ **Assistive listening systems** are compatible with hearing aids equipped with a T-switch. The inductive loop system blocks out the surrounding noise and helps hearing-impaired customers communicate with staff.
- ◆ **Braille statements** are available if customers ask for them.



### ATM services

- ◆ **Voice-navigation-enabled ATMs** are available for customers who prefer to follow step-by-step voice prompts (using headphones) to complete their transactions: cash withdrawals, balance enquiries, transfers and changing their PIN.
- ◆ The **Easy ATM service** allows customers to choose larger fonts, different graphics (including a different colour contrast between screen and words), and simpler processes when using our ATMs. We also have large-screen displays and special keys to help elderly customers and visually impaired customers.



## Online services

- ◆ We follow the **Web Content Accessibility Guidelines (WCAGs)** on our Personal Internet Banking websites. The WCAGs are part of a series of web accessibility guidelines published by the World Wide Web Consortium's (W3C) Web Accessibility Initiative to make content accessible for disabled users. By using the 'Ctrl' and '+' keys, users can increase the size of the text and images on the HSBC homepage and Personal Internet Banking page to suit their needs.
- ◆ A **Security Device** that features a larger screen and audio capability is available to help visually impaired customers log on to Personal Internet Banking.
- ◆ **Live Chat** allows customers to communicate with us using instant messaging on our websites.



## Ambassadors

- ◆ **Community Care Ambassadors:** Your HSBC branch should always have at least one Community Care Ambassador who has received training in basic sign language and has basic knowledge of dementia, as a Dementia Friend, to help understand the challenges faced by many customers and offer appropriate assistance.
- ◆ **Smart Seniors:** Your HSBC branch should always have at least one Smart Senior to help, greet and direct customers to the appropriate queue, counter or sales and service staff. Smart Seniors also help elderly customers to use our Easy ATM services.

For more details, visit our dedicated website at:

[www.hsbc.com.hk/community-banking/accessibility](http://www.hsbc.com.hk/community-banking/accessibility).



## Hearing Impairments

Hearing loss may result from genetic causes, complications at birth, certain infectious diseases, chronic (long-term) ear infections, the use of particular drugs, exposure to excessive noise, or ageing.

Around 466 million people around the world have disabling hearing loss, and 34 million of these are children<sup>1</sup>. In Hong Kong, more than 150,000 people (2.2% of the population<sup>2</sup>) have hearing difficulties. Of these:

Approx. **1,300** + **36,300** + **117,500** ≥ **150,000**  
<15 years old      between 15 and 64 years old      >65 years old      people in Hong Kong

<sup>1</sup> World Health Organization (WHO). [www.who.int/en/news-room/fact-sheets/detail/deafness-and-hearing-loss](http://www.who.int/en/news-room/fact-sheets/detail/deafness-and-hearing-loss)

<sup>2</sup> Census and Statistics Department, HKSAR. *Hong Kong Monthly Digest of Statistics (January 2015). Persons with Disabilities and Chronic Diseases in Hong Kong.*

## Level of hearing loss

People who are not able to hear sounds with a threshold of 25 decibels (dB) (about the sound level of whispering) or louder in both ears are said to be hearing impaired. The impairment can be classified as mild, moderate, severe or profound.

**Hard of hearing** refers to people whose hearing loss is mild, moderate or severe and who usually communicate through spoken language.

**Deaf** people usually have profound hearing loss, with very little or no hearing. They often communicate using lip-reading or sign language and can benefit from hearing aids, such as cochlear implants and captioning.

### Categories of hearing loss

Category	Threshold (dB)	Example of sound not heard
No hearing loss	≤ 25dB 	Whisper
Mild	25-40dB 	Quiet office
Moderate	40-60dB 	Normal conversation
Severe	60-80dB 	Heavy traffic
Profound	≥ 80dB 	Live concert

## Ways of communicating



Text



Sign language\*



Lip reading

\*It's important to remember that not all people with a hearing impairment know sign language. Sign language may also vary in different regions.

## Common assistive technologies

Assistive listening device	Alerting device	Captioning device	Augmentative and alternative communication devices
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## Dos and don'ts

- ✓ Get the customer's attention before beginning a conversation.
- ✓ Face the customer directly and maintain eye contact.
- ✓ If the customer's hearing is better on one side than the other, move to the appropriate side.
- ✓ Speak clearly, but avoid exaggerating or shouting.
- ✓ Whenever possible, provide important information in writing.
- ✓ Use sign language, text, writing or other visual media.
- ✓ If the customer is using a hearing aid, ask them if they would like to queue at the counter with induction loops.
- ✗ Don't cover your mouth. You may use a transparent mask so a customer who lip-reads can still see your facial expressions.
- ✗ Don't use multiple languages in one sentence.

### Scenarios

- ◆ Our colleague, Amy, greets a customer and notices that he is wearing a hearing aid. She tells him that there is a counter with induction loops and asks him if he would like to queue for that counter to make it easier to communicate with the teller.
- ◆ Amy is helping with payment transfers for a customer. She notices that the customer seems to be having some difficulty understanding her questions. She then speaks at a slower speed, in gentle tones, and pauses between sentences to check if the customer has understood what she has said.



## Speech Difficulties

Speech difficulties also affect communication, and can be caused by brain damage, degenerative disease, dementia or hearing loss.

The tips below are useful when communicating with customers who have hearing impairments and speech difficulties.

## Dos and don'ts

- ✓ Be patient.
- ✓ Speak slowly and clearly.
- ✓ Say one thing at a time.
- ✓ Repeat or rephrase what you have said if the customer doesn't understand you.
- ✗ Don't speak loudly or exaggerate your mouth movements.
- ✗ Avoid noisy environments.
- ✗ Don't shout or talk down to the customer.

### Scenario

While working at the counter, Jonathan is helping a customer who has speech difficulties. After a few words, he realises the customer can't clearly understand their conversation. Jonathan then asks the customer if it would be OK to communicate in writing as an alternative, but the customer doesn't answer and continues speaking to Jonathan about the service transactions. To help with communication, Jonathan writes down the key words he hears and shows the text to the customer for confirmation.



## Mobility Impairments

A person with a physical disability is constrained by their physical ability to perform activities independently, such as walking, bathing or using the toilet. Common forms of mobility impairment include spinal muscular atrophy and cerebral palsy. Mobility impairments have many different causes, such as diseases, accidents, ageing, congenital disorders, neuro-muscular impairments or orthopaedic impairments.

Some people may use mobility aids, such as wheelchairs, crutches, prosthetic devices and orthotic devices.

There are 250 – 500 million people in the world who have a spinal cord injury<sup>3</sup>. In Hong Kong, over 320,000 residents (nearly 4.5% of the population<sup>4</sup>) have mobility impairments. Of these:

Approx. **1,400** + **67,800** + **251,200** ≥ **320,000**  
<15 years old      between 15 and 64 years old      >65 years old      people in Hong Kong

### Barrier-free access

The Building Department of the HKSAR Government introduced a set of guidelines on barrier-free access in 2008. The Hong Kong Association of Banks (HKAB) issued guidelines on barrier-free banking services in 2018. The key recommendations are as follows:

<p>In general, corridors and pathways should be at least 105cm wide, and doors should be at least 85cm wide. <b>Automatic doors</b> should also be provided if possible.</p>	<p>Corridor width ≥105cm Door width ≥85cm</p>	<p><b>Lifts</b> should be available for all floors. If that isn't possible, <b>ramps</b> can be used instead. Ramps should have a gradient of 1:12, and they should never have a gradient higher than 1:8.</p>	<p>Lifts for all floors Gradients should be =1:12 or &lt;1:8</p>
<p>When <b>ramps</b> are used, they should be permanent (where that isn't possible, temporary ones can be used).</p>	<p>Wheelchair ramps</p>	<p><b>Wheelchair-accessible</b> counters and machines should be available.</p>	<p>Accessible counters</p>

### Fires and other emergencies

<p>In an emergency, you can help customers with mobility impairments to evacuate by:</p> <ul style="list-style-type: none"> <li>◆ Using <b>evacuation chairs</b>.</li> <li>◆ Carrying them down to a <b>safe place</b>.</li> </ul>		<p>If you are not able to evacuate the customer, stay with them in a room that has a window and a phone, and <b>shut the door</b>. Await instructions.</p>	
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<sup>3</sup> World Health Organization (WHO). [www.who.int/en/news-room/fact-sheets/detail/spinal-cord-injury](http://www.who.int/en/news-room/fact-sheets/detail/spinal-cord-injury)

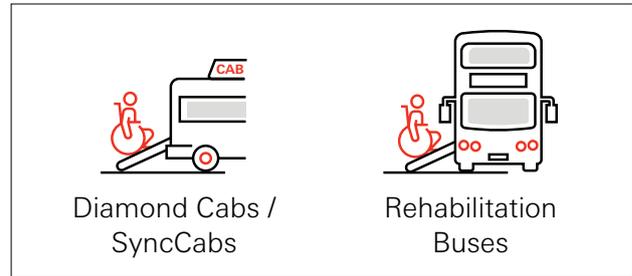
<sup>4</sup> Census and Statistics Department, HKSAR. *Hong Kong Monthly Digest of Statistics (January 2015). Persons with Disabilities and Chronic Diseases in Hong Kong.*

## Transportation

You may give customers advice about transport routes to the branch if they ask. Different forms of barrier-free transport are available in Hong Kong – either on public transport or using services such as Diamond Cabs or Easy-Access Buses.

Most MTR stations and public buses are wheelchair-accessible. However, some MTR exits don't have lift access and other passageways may not be accessible.

Diamond Cabs, SyncCabs and Rehabilitation Buses are available for one-stop journeys. People can book by phone, online or through an app.



## Dos and don'ts

- ✓ Keep corridors and pathways clear.
- ✓ Let customers with mobility impairments get past if they are stuck behind you.
- ✓ Assist them by opening doors or holding the elevator.
- ✓ Allow flexibility around travel delays, especially in bad weather.
- ✓ Sit down and maintain eye contact at the customer's level when you speak with someone in a wheelchair.
- ✓ Respect personal space. Customers may consider their mobility aids (for example,

wheelchairs, walking sticks or walkers) as an extension of their personal space. Don't touch, move or lean on a customer's mobility aids. Ask the person before you try to assist them. Avoid body contact, as some physically disabled customers have weak muscle strength or balance.

- ✗ Don't stand behind a wheelchair. Some wheelchair users can't move their neck, so you might get hit by their wheelchair when it moves.
- ✗ Don't make assumptions about what the customer can and can't do.

### ▶ Scenarios

- ◆ A customer using a wheelchair is finding it difficult to get into the branch, because there is a step at the front door. Marco goes out and guides the customer to another entrance, where there is a ramp. There is no designated waiting area for wheelchair users, so he suggests that the customer moves her wheelchair to a quiet corner where other customers walking by won't bump into her wheelchair. With Marco's help and communication, the customer can wait comfortably in a safe place while keeping her position in the queue.
- ◆ Marco is handling a cash withdrawal for a customer who is using a wheelchair. Although the customer has a companion who is pushing her wheelchair, Marco doesn't make assumptions about the customer's ability. He treats the customer equally, communicating directly with her instead of turning to the perceived caregiver alongside her.



## Visual Impairments

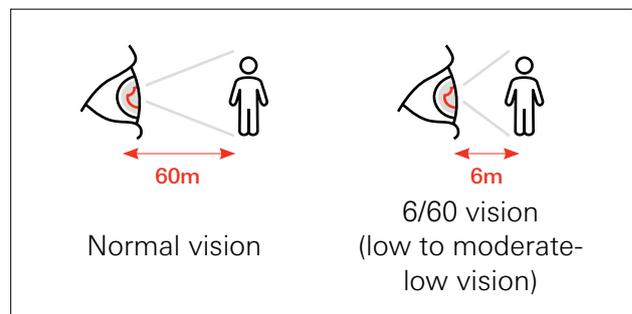
People with visual impairments, or seeing difficulties, have long-term sight difficulties with one eye or both eyes. Some people with visual impairments wear glasses or contact lenses, and some use visual aids.

There are 286 million people in the world with a visual impairment. In Hong Kong, more than 174,000 residents have a visual impairment<sup>5</sup>, nearly 2.4% of the population. Of these:

Approx. **1,300** + **39,600** + **133,900** ≥ **174,000**  
<15 years old      between 15 and 64 years old      >65 years old      people in Hong Kong

### Visual acuity: What is 6/60 vision?

Visual acuity is ‘clarity or sharpness of vision’. If a person without a visual impairment can see an object clearly at a distance of 60m, a person with 6/60 vision can only see the object clearly at a distance of 6m. People with 6/60 visual acuity are usually considered to have low to moderate-low vision.



### Common types of visual impairment

Macular degeneration	Cataracts and glaucoma	Tunnel vision	Retinitis pigmentosa (RP)	Blindness

### Common assistive technologies

Electronic magnifier	Screen reader / VoiceOver (iOS device)	Braille display devices
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### Braille

Don't assume that all visually impaired people know Braille. Those who are attending mainstream schools probably don't.

<sup>5</sup> Census and Statistics Department, HKSAR. *Hong Kong Monthly Digest of Statistics (January 2015). Persons with Disabilities and Chronic Diseases in Hong Kong.*

## Dos and don'ts

- ✓ Address a customer with seeing difficulties by using their name. Otherwise, they may not be aware that you are speaking to them.
- ✓ It's fine to use words like 'see' or 'look', when talking to the customer about their transaction or everyday activities.
- ✓ Provide an obstacle-free area.
- ✓ Walk slightly ahead of the customer if you are guiding them, and let them hold your elbow.
- ✓ Put the customer's hands on the back of the chair when seating them.
- ✓ Use a clock position to describe the location of objects (for example, 'The pen is at your two o'clock position').
- ✓ Read aloud the terms and conditions on forms and documents so the customer can make informed decisions. Tell them that they have the right to have a companion or a second member of staff with them to witness the procedure.
- ✓ Provide an electronic signing pad instead of a paper form to make the signing process more convenient for the customer.
- ✓ Remember the rule of 'Three don'ts and one do' when you see a guide dog: don't disturb, pet, or feed the dog; but do offer the customer assistance.
- ✗ Don't leave a conversation without telling the customer or giving a signal.
- ✗ Avoid giving unclear instructions, such as 'Look here' or 'Hey, over there'.
- ✗ Avoid situations where there is competing noise.

### **Scenarios**

- ◆ Aaisha notices that a customer with a visual impairment is struggling to find the exit door. She lets the customer hold her arm and escorts him to the door. The customer thanks Aaisha and asks for directions to the washroom. As there aren't many customers in the branch at the moment, she decides it would be better to escort the customer to the washroom in the nearby mall instead of giving him directions.
- ◆ Aaisha is opening a bank account for a customer with a visual impairment. She asks if the customer would like any help to access banking services, such as Braille versions of statements or a Security Device that has a larger display screen and audio capability. She also explains that voice-navigation-enabled ATMs may not be available in all branches and advises the customer to search online for the locations before approaching one. This ensures Aaisha's customer is aware of what services are available and avoids any misunderstanding or discrimination related to his visual impairment.
- ◆ A customer walks into the branch with a guide dog and finds his way to the counter. Some other customers approach the dog and attempt to play with it and take photos of it. Aaisha politely reminds the customers that they shouldn't distract a working guide dog and explains that they should have asked the owner for his permission before taking any photos.



## Autism Spectrum Disorder

Autism spectrum disorder (ASD), known as autism, affects how a person communicates and relates to people around them. People with an ASD may have challenges with social skills, communication and language, and they may have unique interests and activities that can be repetitive and restricted.

According to the World Health Organization, 1 in 160 children in the world has an ASD<sup>6</sup>. In Hong Kong, more than 10,200 people have been diagnosed with ASD<sup>7</sup>.

As the name suggests, ASD is a wide spectrum with varying degrees of functioning. Those at the high-functioning end of the spectrum may not differ much from neurotypical people in terms of language and intellectual ability.

### Characteristics of ASD

#### Social communication and interaction

Difficulties with understanding the views, feelings and emotions of others.



Difficulties with responding to social and emotional cues.



May appear blunt, impolite and disrespectful at times, as they might not use appropriate non-verbal actions (for example, eye contact, facial expressions or gestures) in social settings.



Difficulties with understanding abstract ideas in conversations.



Unusual talking speed, tone and pitch (for example, overly fast speech or speaking in a monotone).



Concrete, literal and absolute thinking.



#### Restricted, repetitive patterns of behaviour, interests, or activities

Prefer to stick to routines, and can feel anxious about any changes.



Repetitive movements (for example, rocking).



Sensory sensitivities, such as avoiding certain noises or often touching certain objects.



<sup>6</sup> World Health Organization (WHO). [www.who.int/news-room/fact-sheets/detail/autism-spectrum-disorders](http://www.who.int/news-room/fact-sheets/detail/autism-spectrum-disorders)

<sup>7</sup> Census and Statistics Department, HKSAR. *Hong Kong Monthly Digest of Statistics (January 2015). Persons with Disabilities and Chronic Diseases in Hong Kong.*

## Dos and don'ts

- ✓ Make sure a customer with ASD is paying attention before you ask questions and give instructions, but don't force them to show typical signs of this, such as eye contact.
- ✓ Maintaining eye contact may be difficult for the customer. You may politely tell them that what you are about to say is important and requires their attention; you may also ask follow-up questions to ensure they have understood.
- ✓ Give clear and direct instructions.
- ✓ Politely stop the customer and redirect them if they start to side-track during conversations.
- ✓ If resources are available and if the situation allows, prepare sensory packs with stress balls and tools that block out strong stimulation (for example, sunglasses) for the customer.
- ✗ Avoid a noisy and crowded environment.
- ✗ Don't ask too many questions at once.
- ✗ Don't ask open-ended questions.
- ✗ Don't ask rhetorical questions or use metaphorical expressions.

### ▶ Scenarios

- ◆ Tung notices that a customer is showing some characteristics of ASD. When explaining an important bank procedure to the customer, Tung needs full attention from the customer but also understands that the customer may avoid making eye contact. She maintains her polite tone and volume while clearly stating that understanding the procedure is important, and checks the customer has understood by asking follow-up questions.
- ◆ A customer walks straight up to the counter without queuing. He then rushes to make requests about his financial arrangements. When Tung approaches the customer to understand what has happened, she finds that he does not quite understand social rules and is seemingly unaware of the dissatisfaction among the people behind him. She politely explains to him that all customers should queue for services, as there are many people waiting. She then escorts the customer to the end of the queue.





## Mental Illness

The World Health Organization defines health as ‘a state of complete physical, mental and social well-being and not merely the absence of disease or infirmity’. In Hong Kong, more than 140,000 residents have a mental illness<sup>8</sup>. Of these:

Approx. **4,100** + **81,900** + **61,200** ≥ **140,000**  
<15 years old      between 15 and 64 years old      >65 years old      people in Hong Kong

There are many different types of mental illness, with many different symptoms. The causes are complicated, but they can include genetics, environmental factors and biological conditions. This section focuses on some of the most common types.

### Early psychosis

Many people with psychosis have thoughts that are out of touch with reality.

**They may:**



Experience hallucinations and delusions



Speak in a disorganised way



Seem emotionless

### Depression

Depression is a common mood disorder.

**Some common symptoms include:**



Feeling low



Loss of interest or pleasure



Fatigue



Difficulty with thinking, concentrating or making decisions



Symptoms of anxiety, such as irritability

<sup>8</sup> Census and Statistics Department, HKSAR. *Hong Kong Monthly Digest of Statistics (January 2015). Persons with Disabilities and Chronic Diseases in Hong Kong.*



## Anxiety

Anxiety disorders are mood disorders characterised by excessive worry and fear. Some of the most common types are generalised anxiety disorder, social anxiety and panic disorder.

### Some common symptoms include:

Restlessness, irritability and difficulty with concentrating



Physical symptoms, such as muscle tension, sweating, and shortness of breath



Social anxiety, fear of social situations; sometimes blushing or trembling during social interactions



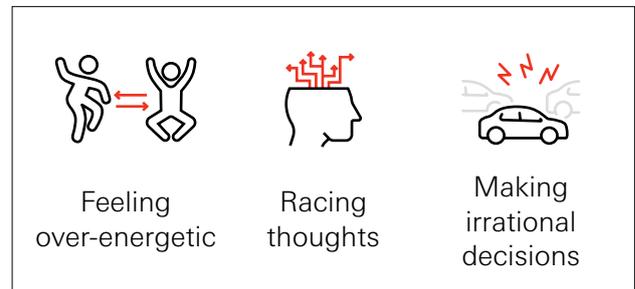
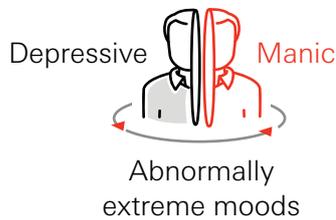
Panic attacks with intense physical and mental discomfort (for example, chest pain, racing heartbeat or dizziness)



## Bipolar disorder

Bipolar disorders are characterised by episodes of abnormally extreme moods (lows as depressive episodes and highs as manic episodes).

The characteristics of depressive episodes are similar to depression, while some of the features of manic episodes are:



## Dementia

Dementia can be caused by several diseases that affect the brain. The most common is Alzheimer's, a degenerative brain syndrome. Different types of dementia affect the brain at different rates and in different ways, and how dementia progresses depends on each person and their environment.

<b>Some symptoms include:</b>	
Memory loss	
Difficulties with thinking, problem-solving and concentration	
Difficulties with speech and communication	
Difficulties with performing familiar tasks	
Changes in mood or behaviour (for example, anxiety, panic, or angry outbursts)	
Hallucinations	

## Dos and don'ts

- ✓ Be respectful and accepting.
- ✓ Offer customers flexible arrangements so they can take time to read through paperwork before signing.
- ✓ Inform them that they can have a family member or friend with them to ease their feelings of anxiety.
- ✓ Arrange a quieter corner or private room if possible.
- ✗ Don't use inappropriate words, including words that are condescending or stigmatising.
- ✗ Don't jump to the conclusion that a customer with a mental illness is incapable of managing their finances.

## Scenarios

- ◆ Jasdeep is helping some customers change their account passwords and providing other account-related services. He notices that one customer seems to be feeling anxious, as she is blushing and her hands are trembling. He suggests that the customer comes with him to a quieter corner to continue the procedure. The customer looks less tense after moving to the quieter space. At the end, Jasdeep politely reminds her that if she ever feels uncomfortable about coming to the branch, she can choose to complete certain tasks using mobile apps or the online banking website.
- ◆ Jasdeep is helping a customer to upgrade her bank account to one that has more advanced features. While he is explaining the terms, he notices that the customer looks very tired and seems to be finding it difficult to concentrate. He tells the customer that she may take some more time to think about it, and politely asks her if she would like to take the paperwork home to read through before coming to a decision and signing.
- ◆ Maryann is introducing a customer to various investment products when the customer seemingly has a manic episode, speaking rapidly while frequently changing his mind. Taking care not to jump to any conclusions, Maryann decides to gently ask the customer to take the investment information home to read before rushing into any decision.
- ◆ Maryann sees a regular customer visit the ATM to withdraw money for the third time on the same day. Maryann greets the customer after noticing him struggling to enter his PIN. As a trained Community Care Ambassador, Maryann is concerned that the customer may become overdrawn and suspects he may be showing signs of dementia. Then, in a friendly manner, Maryann invites the customer to have a chat with her in a quiet area. The customer doesn't seem to realise that he has already visited the bank that day. Maryann speaks in a calm and reassuring way, checking if the customer understands what he has done and if his close contacts know where he is. Maryann politely asks the customer to return with a close contact and passes him a Dementia-friendly Banking brochure.





## Frequently asked questions

**Q**

**Do I need to take the initiative to enquire about a customer's disability?**

**A**

Treat everyone as you would like to be treated, regardless of disability. Unless you are conducting a Vulnerable Customer (VC) or Potentially Vulnerable Customer (PVC) assessment to comply with the Hong Kong Monetary Authority (HKMA) regulations, you shouldn't make assumptions about a customer's disability based on their physical appearance or behaviour. You may politely ask if someone needs further assistance.

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**Q**

**Should I send an assistant to help if it is obvious that a customer has a disability?**

**A**

Community Care Ambassadors may offer extra help if a customer looks perplexed or confused, or if they actively seek help. Otherwise, follow the tips in this handbook.

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**Q**

**Should I help a customer with a disability to fill in a form if they are having difficulties?**

**A**

Communicate with the customer and work out a solution together. Sometimes a simple aid, such as detachable electronic pads, can solve the problem. For investment products, follow the HKMA customer protection guidelines and inform the customer about the arrangement. For example, you may let a customer know that they can choose to have a companion or another member of staff witness the sale process. For more information, please refer to the HKMA guidelines or our internal guidelines.

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**Q**

**Should I advise a customer with a disability to use online banking instead of visiting a branch?**

**A**

All customers should be entitled to the same quality of service, so no one should be excluded from our branch services. For customers with disabilities, their experience at a branch is just as important as the banking services they receive. Having accessible services is an important part of the whole customer experience.

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**Q**

**What should I do if I have useful ideas or resources for communicating with customers with disabilities?**

**A**

If you have any ideas or resources that may be useful for us to share, please contact your Diversity, Inclusion and Financial Vulnerability team, send us your feedback through the Your Voice platform or contact the HSBC Ability Hong Kong Employee Resource Group (ERG).

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