



HONG KONG MONETARY AUTHORITY  
香港金融管理局

Our Ref: B1/15C  
G14/72C

21 January 2026

The Chief Executive  
All Authorized Institutions

Dear Sir / Madam,

**Guideline on Elderly-friendly Banking Services of Hong Kong Association of Banks**

I am writing to draw your attention to the Guideline on Elderly-friendly Banking Services (the “Guideline”) issued by the Hong Kong Association of Banks (“HKAB”) today.

As part of ongoing efforts to enhance banking services in support of financial inclusion<sup>1</sup> and to strengthen support for elderly customers of banks, the Hong Kong Monetary Authority (“HKMA”) has worked closely with the HKAB in engaging relevant stakeholders to develop the Guideline, with a view to promoting the adoption of elderly-friendly practices across the banking industry.

The Guideline seeks to enhance customer experience, promote digital inclusion, and strengthen financial literacy by setting out principles and good practices recommended for the industry, with due consideration to the banking needs and characteristics of elderly persons. It also includes measures relating to the provision of banking services to elderly customers of banks, covering digital enablement, accessibility, physical banking facilities, information transparency, consumer education, staff training, customer communication and protection, as well as elderly-friendly design.

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1 Industry guidelines in relation to financial inclusion issued over the years include:  
(a) Practical Guideline on Barrier-free Banking Services in March 2018 (second edition in January 2026);  
(b) Guideline on Banking Services for Persons with Intellectual Disabilities in December 2020; and  
(c) Guideline on Banking Services for Persons with Dementia in December 2021.

The HKMA expects all banks providing retail banking services (including digital banks) to observe the recommended practices set out in the Guideline. Other Authorized Institutions (“AIs”) are also encouraged to adopt these practices, as appropriate, to enhance their services for customers in need. AIs should provide proper guidance and adequate training to frontline staff, who serve as the primary point of contact for customers, to ensure that they fully understand and effectively communicate relevant services and arrangements, and provide appropriate services to address customer needs.

The HKMA will monitor the implementation of the Guideline and continue to work with the banking industry to promote inclusive banking services in Hong Kong.

Should you have any questions about this circular, you may contact us at [financial\\_inclusion@hkma.iclnet.hk](mailto:financial_inclusion@hkma.iclnet.hk).

Yours faithfully,

Arthur Yuen  
Deputy Chief Executive

cc: The Chairperson, The Hong Kong Association of Banks  
The Chairperson, The DTC Association  
Secretary for Financial Services and the Treasury  
(Attn: Mr Timothy Wong)