



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,

Second Edition of Practical Guideline on Barrier-free Banking Services of Hong Kong Association of Banks

I am writing to draw your attention to the second edition of the Practical Guideline on Barrier-free Banking Services (the “Practical Guideline”) issued by the Hong Kong Association of Banks (“HKAB”) today.

The Hong Kong Monetary Authority (“HKMA”) has been encouraging the banking industry to put the spirit of financial inclusion into practice and ensure accessibility of banking services by the general public, paying special attention to customers in need. Since the issuance of the Practical Guideline (which sets out good practices recommended for the industry to promote barrier-free access to banking services for customers with physical, hearing or visual impairment) in 2018, the banking industry has maintained ongoing engagement with relevant stakeholders to exchange perspectives and identify opportunities for continuous enhancements in delivering barrier-free banking services. The second edition of the Practical Guideline has incorporated best practices and feedback gathered from the relevant stakeholders, with proposed enhancements to the recommended practices to better address the needs of customers and enhance the customer experience.

The HKMA expects all banks to implement the measures in the Practical Guideline. Other Authorized Institutions (“AIs”) are also encouraged to observe the recommendations to enhance their services to customers in need. AIs should review their barrier-free measures to ensure that they are up-to-date and effectively implemented.

AIs are reminded to provide proper training and guidance to frontline staff, who serve as the primary point of contact for customers, to ensure that they can appreciate and make appropriate arrangement to address the needs of customers with impairments, and to communicate with these customers properly. AIs are also encouraged to continue exploring and implementing further barrier-free measures. For example, as set out in the HKMA circular issued on 23 March 2018 on the Practical Guideline on Barrier-free Banking Services, bank staff should be encouraged to acquire relevant skills (such as sign language), and AIs may also consider recruiting staff with such skills for more effective communication with the customers.

The HKMA will monitor the implementation of the Practical Guideline and the development of barrier-free banking services in Hong Kong.

This circular supersedes the HKMA circular issued on 23 March 2018 on the Practical Guideline on Barrier-free Banking Services.

Should you have any questions about this circular, you may contact us at 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)