

8 August 2014

MEDIA RELEASE

NGO'S URGE BANKS TO MEET CONSUMERS' NEEDS AND END DISCRIMINATORY PRACTICES

Human-rights focused NGOs have joined forces to call on banks to retain sign-only debit and credit cards for the small number of Australian consumers who need them. Council on the Ageing NSW (COTA NSW), Physical Disability Council of NSW (PDCN), People with Disability Australia (PWDA) and the National Network of Adult and Adolescent Children with a Mentally Ill Parent (NNAAMI) are urging financial institutions to recognise that some people – primarily those with a cognitive impairment or physical disability – find the move to PIN-based cards unworkable.

“In the UK, where the move away from sign-based cards occurred years ago, banks still make sign-based cards available to consumers who need them,” said Mr Day of COTA NSW.

It's understood that the 'big four' banks have acknowledged that sign-based cards will have to be kept for some card users. However, there is no uniformity across the banking sector.

“It's not a big ask. You need to visualise the difficulties a person with cognitive impairment will have trying to buy their groceries at the local shop while trying to recall a PIN. If they can't remember their new PIN this will make the simplest of day-to-day living tasks difficult, if not impossible.”

Alarmingly, there are reports that some consumers have been told that they will need to 'show cause' to keep a sign-based card by presenting a medical certificate to their financial institution. “Banks should not place people in the situation of having to divulge that they have an illness or disability; they should only have to say they are unable to use a PIN.” He also notes that a range of community organisations have had reports of consumers who say they'll have trouble recalling a PIN “being told to write it down and keep it with them,” said Mr Mckillop, of NNAAMI.

“We need to see an end to discriminatory practices,” said Therese Sands, PWDA Co-Chief Executive Officer. “All consumers have the right to enjoy equal access to something as fundamental as the banking system. After all, the consumers who need a sign-based card are simply seeking access to their own money.”

The Physical Disability Council of NSW (PDCN) has been receiving information from across the State from people with physical disability about difficulties they have been experiencing when approaching banks to access sign based cards, with no offer or mention of these cards being made by bank staff. The PDCN is

calling for urgent education for all banking staff, so they are able to respond swiftly and appropriately to requests from individuals seeking suitable cards.

COTA NSW, PDCN, PWDA and NNAAMI are calling on financial institutions to ensure banks retain sign-based cards. They are also calling for banks to run a public education campaign to advise members of the public about the shift towards PIN-based cards, and the rights they have when dealing with the financial institutions handling their money.

END

COTA NSW Chief Executive Officer, Ian Day, is available for interview: 0417 210 234

NNAAMMI Convenor, Paul Mckillop is available for interview: 0407 857 456

PDCN Executive Officer, Ruth Robinson is available for interview: (02) 9552 1606

PWDA Co-Chief Executive Officer, Therese Sands is available for interview: (02) 9370 3100

ADDITIONAL INFORMATION - RESEARCH CONDUCTED BY NNAAMI:

A Survey titled 'Bank Responses to NNAAMI regarding Signature Cards' is updated and available at http://nnaami.org/index.php?option=com_content&view=article&id=381:customers-discrimination-banks&catid=2:nnaami-news&Itemid=6