

Customer service guide for people with disabilities

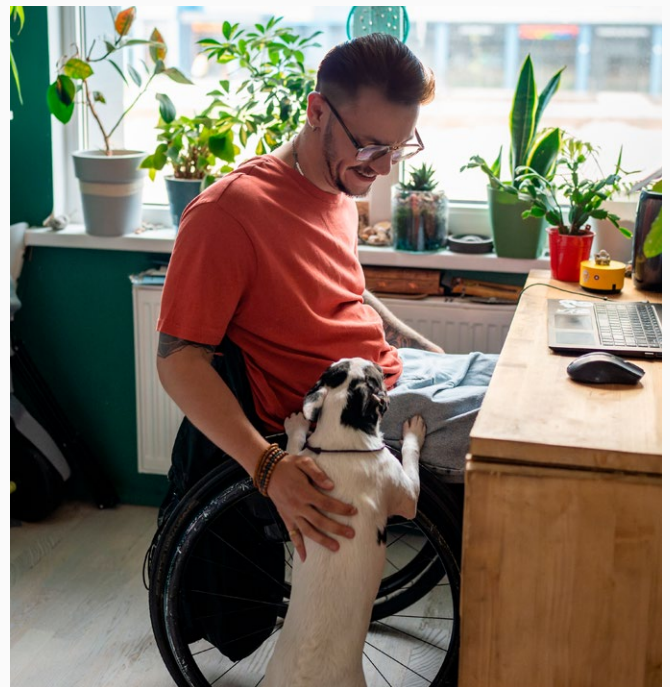


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For a world **accessible to all**

The vision we share at Eurobank is to drive our customers, our people and society to prosperity. To achieve this goal, we have a deep understanding of their different needs and expectations, without forgetting the differences in the day-to-day life of people with disabilities.

Disability – whether you can see it or not, whether it's temporary or permanent – is different to each person. Global statistics show that more than 1 billion people have some form of disability.

We feel obligated to learn more and train as best we can to be able to provide equitable services to them. Recognising the contribution of people with disabilities to shaping a better banking experience, we encourage their participation in designing and implementing it. We have started a series of initiatives to get closer to people with disabilities and provide multiple customer service choices that make their everyday life easier.

Our vision is to make the world we live in accessible to all. To achieve this goal, we develop various initiatives:

- Enhancing physical access to branches
- Providing online access and documents in accessible format
- Training employees at branches on customer service
- Providing support with a human approach
- Offering products and services without excluding anyone
- Applying feedback mechanisms

We stay alert and do not consider that what we are doing is enough.

We keep working to be able to provide an equitable customer service experience to all.

Iakovos Giannaklis
Deputy CEO
Head of Retail & Digital Banking

Disability in numbers



16%

of the global population, i.e. 1.3 billion people, have severe disability.

2023:
[World Health Organisation](#)

26.8%

of the EU population, i.e. 1 in 4 adults, have some form of disability.

2023:
[Eurostat](#)

23.1%

of the Greek population, i.e. 2.4 million adults, have some form of disability.

2023:
[Eurostat](#)



700 million

people, i.e. 1 in 10 people globally, will be deaf or hard of hearing by 2050.

2021:
[World Health Organisation](#)



2.2 billion

people globally are blind or partially sighted.

2019:
[World Health Organisation](#)



1/100

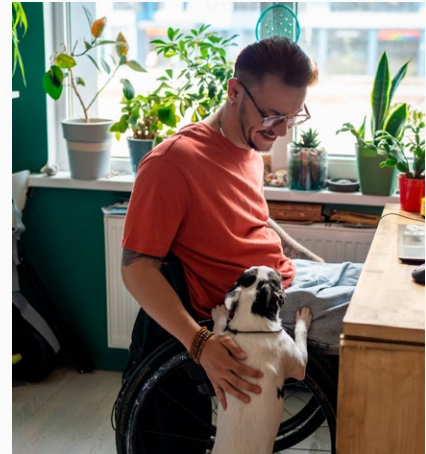
children globally are in the autism spectrum.

2022:
[World Health Organisation](#)

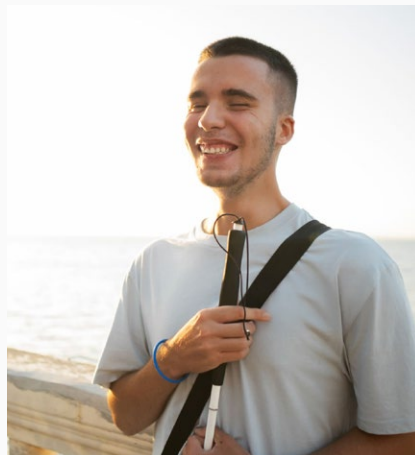
How we **serve you**



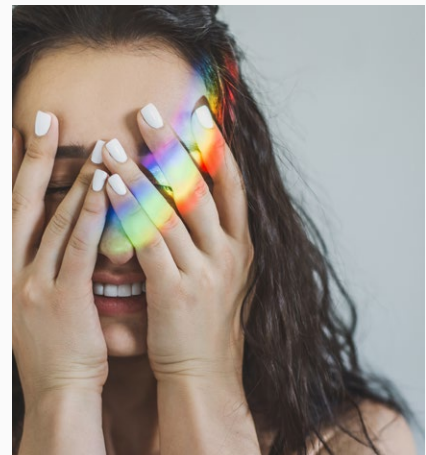
**Deaf or hard
of hearing**



**Mobility
impaired**



**Blind or
partially
sighted**



**People
on the autism
spectrum**

Welcoming you at our **branches**



Priority service

We offer you priority service at all our branches. A dedicated customer service officer will guide you throughout your visit.

Digital disability card

We are incorporating the digital disability card in our systems so that holders can enjoy direct services, and special benefits and discounts.

New operating model

Discover our [future branches](#).

They combine personal communication with the possibilities of the digital world. They feature private meeting rooms and specially designed working areas.

Secure transactions

We apply processes that secure the validity of your transactions. We keep updating them to help you get secure customer services. You directly request any transaction you want to carry out. Before you sign, we make sure you have been informed in full about the terms.

Book an appointment

- [Book an appointment through eurobank.gr](#). Note anything we may need to know to be able to serve you better.
- [Locate on the map the branch you want](#) and find its phone number.

Special features for you



If you are hard of hearing, we serve you in dedicated, quieter spaces at our [future branches](#).

Our people have been trained to speak slowly and clearly.



If you are using a wheelchair, choose one of the [more than 90 wheelchair-accessible branches](#).



If you have a guide dog, it is welcome in all our branches.

If you can read Braille, you may ask to receive key banking documents in Braille.



If sensory noise is an issue, look for one of our [branches accessible to people on the autism spectrum](#).

To prepare for your appointment, download the sensory map and the sensory accessibility guide.

Adjusting our ATMs



ATMs across Greece

Get served in [more than 1100 ATMs across Greece](#).

They are located in Eurobank branches, commercial and tourist locations.

Round-the-clock transactions

Withdraw cash, carry out payments, deposits and other transactions 24/7.

Contactless transactions

Our ATMs allow you to carry out contactless transactions using your card or mobile phone.

Details

Find out more about the different [customer service options per disability](#).

Special features for you



If you are deaf or hard of hearing, whenever your attention is required, a message or visual signal pops up on the ATM screen to warn you.

For example, when you need to withdraw your card, there is a message on the screen and the card slot blinks.



If you are using a wheelchair, choose one of the [more than 100 wheelchair-accessible ATMs](#).

We keep increasing the number of wheelchair-accessible ATMs. They are placed lower so that you can approach them easily.



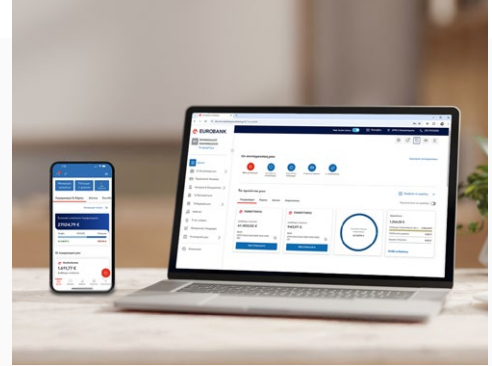
If you are blind or partially sighted, choose one of the [more than 1100 talking ATMs](#).

Talking ATMs allow you to:

- Withdraw cash
- Make fast withdrawals
- Check your balance
- Print a statement of your latest activity
- Change your PIN
- Sync your PIN

Connect your earphones using the ATM audio jack. The jack is located to the right of the screen, under the card slot. A button next to the jack allows you to adjust the volume of the audio.

Constantly improving e-Banking



An equitable banking experience

We align our e-Banking with the Web Content Accessibility Guidelines (WCAG) 2.1, level AA. Through this secure environment you can carry out transactions, such as pay or transfer money, without barriers.

Monitor your spending, tax deductions and cashback rewards from the *Épistrofi* loyalty programme.

Open accounts and get products and services online.

Go online to get cards, loans or insurance plans you applied for over the phone or at a branch.

Buy or sell shares, bonds and mutual funds, and manage your investment portfolio.

Simple and secure

The options offered by e-Banking make your day-to-day life easier.

Monitor your accounts, cards, loans and other products 24/7. Set up notifications to keep you track of your activity.

Set your transaction and card limits. Control which types of transactions you want to allow with each card.

Update your details without going to a branch. Download documents you might need for tax or other purposes.

Sign off business transactions.

Special features for you



If you are deaf or hard of hearing, you can enter your question in the virtual assistant chat. You'll immediately get automated answers about:

- Your options on e-Banking
- Products and services you may get, such as transaction packages
- Digital wallets to pay using your mobile




If you are not using a mouse, you can navigate using only the keyboard, your voice or other assistive technologies.



If you are using a screen reader, you can navigate by hearing the headings on each page.

If you are partially sighted, you can enlarge the text up to 200%, without affecting the design or functionality of e-Banking.

Sign up to e-Banking

 [Get e-Banking login credentials.](#)

You'll need the number and PIN of a Eurobank debit or credit card you hold, and the mobile number you have registered with Eurobank.

Upgrading the Eurobank Mobile App



Day-to-day transactions

Find the transactions you want in a flash, such as money transfers, payments or card loading and IRIS Payments. Start new transactions through your contacts.

Keeping track of your finances

On the app homepage you can view your total account balance with the amounts paid in and paid out over the last month.

Activate your cards, monitor their activity, change their settings and pay them. Monitor the loyalty programmes they are linked to.

Your profile

Manage your profile options. Update your details and customise your settings, e.g. for notifications, cards, accounts and transactions.

User tests with the help of people with disabilities

We test the Eurobank Mobile App functions with the help of people with disabilities.

If you want to take part in our studies and tests, [join Eurobank's UX Accessibility for All team](#).

Special features for you



If you are deaf or hard of hearing, you can pay using a digital wallet and carry out transactions on the Eurobank Mobile App. Being able to hear sounds is not a prerequisite.



If you have a mobility impairment, the touch areas on controls and links are large enough for you to choose.



If you are partially sighted, you can enlarge the text. Colour contrast is sufficient to make out what's on the screen. In addition, you can choose a dark theme on the app.

If you are using VoiceOver or TalkBack, you can keep track of your finances, carry out transactions, and manage your cards and profile options.

Download the Eurobank Mobile App



Offering priority service over the phone



Connection with a representative for people with disabilities

When you call EuroPhone Banking, you are greeted by the automated voice portal.

To get priority service, you just need to say: **I am a customer with disability.**

24/7, 365 days a year

EuroPhone Banking is available 24/7 all year round.

- For you: 2109555000
- For your business: 2109555222
- For Personal Banking: 2109555111

Call to carry out transactions, check your finances or get information on products and services.

Transactions over the phone

The automated voice portal guides you to carry out several transactions.

You'll need the number of an active Eurobank card you hold, 2 of the 4 digits of your EuroPhone Banking PIN, and the details of the transaction you want to carry out.

Special features for you



If you have mild hearing impairment, our people have been trained to speak slowly and clearly.



If you are mobility impaired, during your call let us know what else we could do to make communication between us even easier for you.



If you are blind or partially sighted, during your call let us know what else we could do to make communication between us even easier for you.



If you are in the autism spectrum, during your call let us know what else we could do to make communication between us even easier for you.

Communicating in your language through **video call**



Services through video call in sign language

Our experienced v-Banking advisors have completed 4 courses in sign language with the School of Greek Sign Language of the Hellenic Federation of the Deaf.

They provide step-by-step guidance through video call, so that you can use e-Banking to:

- Get information before making a decision or proceeding with a process.
- Get Eurobank products and services, guided by our trained associates.
- Update your details without going to a branch.
- Contact our qualified associates for matters that require expert knowledge.

Personal advisor

Eurobank assigns you a personal advisor. Therefore, when you use v-Banking, you always communicate with the same person, who is already familiar with your needs and history.

Special features for you

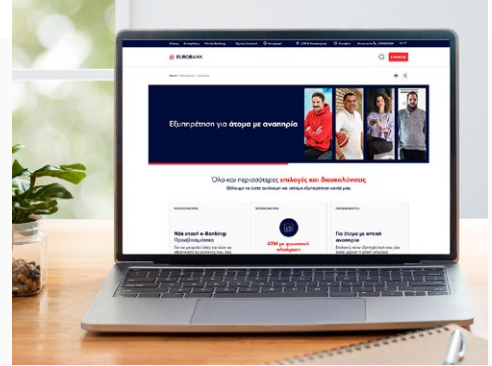


If you want to receive banking services in sign language through video call, [sign up to v-Banking](#).

You'll receive an email with instructions so that you can set up your device and browser, and log into v-Banking.

To do this, you must have e-Banking credentials. No supporting documents are required.

Systematically improving eurobank.gr



Accessibility studies

A large part of eurobank.gr has been designed based on the Web Content Accessibility Guidelines (WCAG) 2.1, level AA. For example:

- Main navigational pages
- Product and service pages
- Contact forms
- FAQs

We improve our content based on the 4 accessibility principles of the standard so that you can:

- Become aware of the features and enjoy an equitable experience.
- Navigate and interact from your device with a screen reader, a keyboard or your voice, without barriers.
- Understand it, in terms of information, structure and cohesion.
- Use the browser and assistive technologies you want, with your preferred settings.

Well-rounded information

Look for information on our products and services on eurobank.gr. Find out the steps you need to follow to get them.

Discover new functionalities that make your day-to-day life easier. Get to know Eurobank better.

Customer service options



Find out more about the different [customer service options per disability](#).

Special features for you



If you are deaf or hard of hearing, on some pages on eurobank.gr you can enter your question in the virtual assistant chat. You'll immediately get automated answers about:

- How to start banking with us, download the Eurobank Mobile App and log into e-Banking
- Products and services you may get, such as transaction packages
- Digital wallets to pay using your mobile



If you are not using a mouse, on the studied sections of eurobank.gr you can navigate using the keyboard, your voice or other assistive technologies.



If you are using a screen reader, on the studied sections of eurobank.gr you can navigate by hearing the headings and check points on each page.

If you are partially sighted, on the studied sections of eurobank.gr you can enlarge the text and change font or background colour.

We keep on studying and [improving eurobank.gr with your contribution](#).

Training ourselves for you



Systematic training

We have trained 1827 of our people to serve you better. In addition, more than 2500 of our employees have attended both online and live seminars on all types of disability.

Trainers with disabilities

When it comes to choosing our trainers, we opt for people with disabilities and professionals with long experience in the field of accessibility.

Thanks to you, we're becoming familiar with disability. We're coming closer to the challenges you face each and every day.

Experiential training

Guided by trainers, we take part in interactive workshops. We become familiar with the key elements of a disability in all its aspects.

We learn how to manage situations that could create awkwardness when we serve you.

Courses and training material

In our bank's training material we incorporate courses on providing equitable services to people with disabilities.

Greek sign language

Our v-Banking advisors are learning sign language. They have completed 3 to 4 courses in sign language with the School of Greek Sign Language of the Hellenic Federation of the Deaf.

This way we can guide you step by step through video call in your language.

Digital accessibility

Qualified professionals teach us how to work based on digital accessibility. We are becoming familiar with:

- Digital accessibility standards, specifications and good practices
- Accessibility control tools
- Assistive technologies and settings used by people with disabilities
- Accessibility provisions on online documents



“Recently, a totally blind customer came to the branch. Being aware of the right way to serve him, I approached him, introduced myself and offered to guide him, positioning myself accordingly. Having accepted to accompany him to the cashier, I described the space we were walking through. The customer completed his transaction and I escorted him up to the branch exit.

Another important thing was the positive feedback from the customers who watched how that customer was served. I was asked about my training and I informed them that the Bank had taken care of that.”

Olga Throuvala

Branch Manager, Diagonios, Thessaloniki



“Experiential training helped me realise how important it is to adjust my approach when serving people in the autism spectrum. By speaking clearly, using small sentences, asking the least possible questions, showing the person what I mean in every sentence.”

Konstantinos Rizoulis

Branch Manager, Kozani



“This experience has helped me develop greater empathy and improve the way I serve people with mobility impairment. Now I have increased awareness of how important it is to arrange the space properly and use my tools to make customer service easier and offer a positive experience to all our customers, regardless of their physical condition.”

Ritsa Argyropoulou

Branch Manager, Kefalari



“Experiential training has taught me that when I serve a customer who is deaf or hard of hearing, it is particularly important to maintain visual contact and use comprehensible gestures. This way I can ensure efficient communication and provide quality customer service.”

Panos Tsarapatsanis

Branch Manager, Ano Patissia



“We consider sign language training very important as it allows us to serve the deaf or hard of hearing in their language.”

Katerina Lampropoulou

v-Banking Relationship Manager

Learning more to understand your needs

Learning more about disability

Disability is not just any physical damage or neurodivergence. It is the barriers that may be formed by infrastructure, people, processes and technologies.

This is why we keep learning more about serving people with disabilities and trying to understand the challenges they face each and every day.

Accessibility ambassadors

To improve the services and functionalities we offer, we have contacted people who can help us through their personal experience. Our accessibility ambassadors are:

- **Olga Dalekou**, actress
- **Dimitris Papanikolaou**, former international basketball player
- **Antonis Tsapatakis**, Paralympic swimmer
- **Thodoris Tsatsos**, entrepreneur

We call them the Eurobank accessibility ambassadors because:

- They help us to keep learning, better understand the needs of people with disabilities and improve the services we offer them.
- Their actions inspire our people and they have the power to make a positive change in the world.

Taking steps to better ourselves

We have visited our branches with our accessibility ambassadors. We talked to them about the functionalities we offer in every customer service channel.

We pay a lot of attention to what they have to say. We take note of their needs and ideas. Their comments and remarks help us become better and serve you better.





“My dream is to travel all the time. Even before returning from a trip I’m already thinking about the next one. An even bigger dream is **to have sign interpreters everywhere** so that I could communicate easier.”

Olga Dalekou

Actress



“I have won battles in basketball courts all over the world. Now I’m fighting a battle beyond all that. For the obvious, **the inclusion of people with autism**. In every speech I remind everybody that social exclusion is one of the most important problems they face.”

Dimitris Papanikolaou

Former international basketball player



“We need to face life with courage. This is what I keep repeating when I talk in schools and institutions, presenting the barriers I face daily trying to access **buildings without a ramp.**”

Antonis Tsapatakis

Paralympian



“My life would be bland without art. I could not imagine living without songs. **What I do need to imagine is the colour** of the traffic lights when crossing the street.”

Thodoris Tsatsos

Entrepreneur

What can we do **better** for you?

Share your feedback and suggestions with us

Do you have any ideas on how we can provide better customer service to you? Have you met with some difficulty or is something not working as you expected? Let us know.



Fill in the [contact form for accessibility issues](#).

Take part in our surveys

We are constantly trying to improve the accessibility of the Eurobank Mobile App, e-Banking and our website. In this context, we conduct research and run tests with users with disabilities.

We invite you to take part! You can participate online or come to our specially designed facilities.



To express your interest, [join Eurobank's UX Accessibility for All team](#).



