ACCESSIBILITY AND INCLUSIVE PROVISION OF FINANCIAL SERVICES TO PERSONS WITH DISABILITIES
DIRECTIVE NO. FS/--/2026.

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NATIONAL BANK OF ETHIOPIA

PREAMBLE

WHEREAS, equitable access to financial products and services for persons with disabilities is essential to financial inclusion, financial consumer protection and public confidence in the financial system;

WHEREAS, barriers in the design and delivery of financial products, services, facilities, information and communication channels may prevent persons with disabilities from accessing and using financial services on an equal basis with others;

WHEREAS, it is necessary to prescribe proportionate requirements for financial institutions to ensure accessibility, reasonable accommodation, fair treatment and respect for the financial autonomy of persons with disabilities, taking into account the nature, size, complexity, authorized activities, delivery channels and risk profile of each institution;

NOW, THEREFORE, the National Bank of Ethiopia has issued this Directive pursuant to Articles 6(8), 6(9), 6(25), 28(1) and 53(2) of the National Bank of Ethiopia Proclamation No. 1359/2025 and Article 81 and 91(2) of the Banking Business Proclamation No. 1360/2025.

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PART ONE
GENERAL PROVISIONS

1. Short Title

This Directive may be cited as the "Accessibility and Inclusive Provision of Financial Services to Persons with Disabilities Directive No. FS/--/2026."

2. Definitions

Unless the context requires otherwise, in this Directive:

2.1. **"Accessibility"** means the design, provision or adaptation of premises, products, services, information, communication and delivery channels so that persons with disabilities can access and use them on an equal basis with others;

2.2. **"Accessibility feature"** means a design feature, adaptation, assistive technology or other measure incorporated into premises, facilities, self-service facilities or digital financial services to enable persons with disabilities to access and use financial services on an equal basis with others, including accessible entrances and pathways, ramps, handrails, appropriate signage, accessible service counters and customer facilities, audio guidance, tactile controls, adjustable display settings, adequate visual contrast, accessible positioning of controls and compatibility with assistive technologies, as applicable.

2.3. **"Accessible format"** means a format or method of communication that enables a person with a disability to access, receive, understand and use information on an equal basis with others, including large print, audio, Braille, accessible electronic documents or any other appropriate format or means of communication.

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2.4. **"Critical accessibility deficiency"** means a deficiency in premises, self-service facilities, digital channels, information or customer service that materially prevents a person with a disability from accessing funds or essential financial services without effective accommodation, causes or is likely to cause significant financial loss or impairment of financial autonomy, or repeatedly impedes access to essential financial services.

2.5. **"Digital financial service"** means provision of financial service including credit, savings, remittances, payments and other related services delivered or accessed through electronic or digital channels, including mobile applications, internet platforms, electronic payment systems, digital wallets, and other technology-enabled channels;

2.6. **"Financial Institution"** means a bank, an insurance company, a reinsurer, a micro finance institution, a micro insurance company, payment instrument issuer, payment system operator, a capital goods finance company, independent forex bureau, a money transfer institution, representative office of a foreign bank, a postal money transfer institution or such other similar institution as determined and licensed by the National Bank.

2.7. **"Financial service"** means any financial product, facility, transaction or service provided by a financial institution within its authorized activities, including deposit-taking, savings, lending, financing, insurance, payment services, money transfers, foreign exchange, remittances, investment-related services, digital financial services and other authorized financial services;

2.8. **"Financial Service Consumer/ Consumer"** means a person who uses, has used, or is contemplating to use any of the services provided by a financial institution.

2.9. **"National Bank"** means the National Bank of Ethiopia.

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2.10. **"Person with disability"** means a customer, consumer, or potential user of financial services who has a long-term physical, mental, intellectual, or sensory impairment which, when interacting with environmental, digital, physical, informational, or attitudinal barriers within the financial sector, hinders their independent, full, and effective access to, and use of, financial products and services on an equal basis with others.

2.11. **"Reasonable accommodation"** means necessary and appropriate modifications, adjustments or support measures, made in an individual case, to enable a person with a disability to access and use financial products, services, facilities or information on an equal basis with others, provided that such measures do not impose a disproportionate or undue burden.

2.12. **"Self-service facility"** means any automated terminal, device or interface that enables a customer to conduct a financial transaction without the assistance of staff being required for the transaction, including automated teller machines, cash-in/cash-out machines, automated deposit terminals, payment kiosks and point-of-sale terminals operated by an agent or merchant, but does not include a digital financial service accessed through a customer's own device or an interactive voice response channel.

3. Scope of Application

This Directive shall apply to a financial institution, in respect of the financial products, services and activities that it is licensed, authorized or otherwise permitted by the National Bank to undertake.

4. General Principles

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4.1. A financial institution shall provide financial products and services in a manner that is accessible, suitable and non-discriminatory to persons with disabilities.

4.2. A financial institution shall respect the dignity, privacy, independence and autonomy of a person with a disability and shall communicate directly with the customer, unless the customer requests otherwise or applicable law provides otherwise.

4.3. A financial institution shall provide reasonable accommodation where necessary and shall consider an effective alternative where a particular service or channel cannot reasonably be made accessible.

4.4. A financial institution shall implement this Directive in a proportionate manner, taking into account its nature, size, complexity, legal form, business model, authorized activities, customer base, financial and technical capacity, existing infrastructure, delivery channels and risk profile.

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PART TWO
GOVERNANCE AND INSTITUTIONAL RESPONSIBILITIES

5. Responsibilities of the BODs

The board shall:

5.1. oversee the financial institution's compliance with this Directive.

5.2. approve an appropriate framework for accessible and inclusive financial services, either as a standalone policy or integrated into an existing relevant policy, taking into account the financial institution's nature, size, complexity and authorized activities.

5.3. ensure that material accessibility risks and deficiencies are identified, addressed and periodically reported to it, and that adequate resources are made available for implementation.

5.4. review the financial institution's implementation progress at least annually.

6. Responsibilities of Senior Management

Senior management shall:

6.1. be responsible for implementing the board approved framework and ensuring day-to-day compliance with this Directive.

6.2. assign responsibility to an appropriate officer or organizational unit for coordinating implementation. A separate unit may not be required where an existing function can effectively perform the responsibility.

6.3. ensure that accessibility is considered in relevant product approval, procurement, premises management, digital service development, customer service, risk management and complaint-handling processes.

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6.4. ensure that material deficiencies are escalated promptly and that appropriate interim measures and corrective actions are taken.

7. Policies, Internal Controls and Training

7.1. A financial institution shall maintain policies or procedures, either separately or as part of existing policies and procedures, that are sufficient to give effect to the requirements of this Directive, taking into account the financial institution's nature, size, complexity and authorized activities.

7.2. The policies and procedures shall, as applicable, address reasonable accommodation, accessible communication, customer identification and authentication, consent and authorization, complaints, third-party arrangements and corrective action.

7.3. A financial institution shall incorporate compliance with this Directive into its existing compliance monitoring and internal control arrangements.

7.4. Internal audit shall, on a risk-based basis, assess the adequacy and effectiveness of the financial institution's accessibility arrangements and report material findings through the financial institution's established governance structure.

7.5. A financial institution shall provide appropriate disability-inclusion training to employees whose duties materially involve customer service, product design, digital services, internal control, compliance, risk management or complaint handling.

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PART THREE
ACCESSIBILITY AND INCLUSIVE PROVISION OF FINANCIAL SERVICES

8. Accessibility of Financial Products and Services

8.1. A financial institution shall take accessibility requirements into account in the design, approval, marketing, distribution, review and servicing of financial products and services, in accordance with its authorized activities.

8.2. A financial institution shall ensure that its products, application procedures, eligibility criteria, documentation requirements and contractual arrangements do not create unnecessary barriers to persons with disabilities or exclude them solely on the ground of disability.

8.3. A financial institution shall consider a request for reasonable accommodation on an individual basis and, where practicable, in consultation with the customer without additional fee, charge or pricing.

8.4. Where a financial institution determines that a requested accommodation would impose a disproportionate or undue burden or is not technically or legally practicable, it shall document the reasons for its determination, consider an effective alternative and communicate its decision and any alternative arrangement to the customer in an accessible manner.

8.5. A financial institution shall apply its lawful and objectively justifiable prudential, credit, underwriting and risk assessment criteria consistently and shall not treat disability alone as evidence of creditworthiness, insurability or financial capacity.

8.6. A financial institution that provides credit or financing shall ensure that its application, assessment, disclosure, execution, repayment and restructuring processes are accessible to persons with disabilities. Disability alone shall not constitute a ground for rejecting an application or imposing additional eligibility requirements.

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8.7. A financial institution shall not impose additional eligibility restrictions on a person with a disability who owns, manages or represents a business solely on the ground of disability.

9. Accessibility of Premises and Customer Service

9.1. A financial institution shall ensure that its customer service premises comply with applicable building, construction and accessibility standards prescribed under Ethiopian Building Proclamation No. 624/2009 and its subsequent amendment and regulations issued thereunder.

9.2. A financial institution shall provide appropriate Accessibility Features in its customer service premises, including accessible entrances and pathways, appropriate signage, suitable service counters, accessible waiting areas and safe access to customer facilities, as applicable.

9.3. Newly constructed or materially renovated customer service premises shall comply with applicable accessibility requirements from the date they are put into service. A financial institution shall identify and progressively address material accessibility barriers in existing premises in accordance with its approved accessibility action plan.

9.4. Where existing premises cannot immediately be made accessible, a financial institution shall provide an effective alternative means of obtaining the relevant service pending implementation of the necessary corrective measures.

10. Accessibility of Service Delivery Channels

10.1. A financial institution shall incorporate applicable accessibility features into the design, development, procurement, installation and material modification of its self-service facilities and digital financial services.

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10.2. A financial institution shall incorporate appropriate accessibility features into the design, development, procurement, installation and material modification of self-service facilities and digital financial services, including audio guidance, tactile controls, adjustable display settings, adequate visual contrast, accessible positioning of controls and compatibility with assistive technologies, as applicable.

10.3. A financial institution shall periodically assess accessibility barriers in its existing self-service facilities and digital financial services and progressively address such barriers in accordance with its approved accessibility action plan.

10.4. Where a person with a disability cannot independently use a self-service facility or service delivery channel, a financial institution shall provide an effective accessible alternative or reasonable assistance without undue delay, subject to appropriate customer identification and transaction security requirements.

10.5. A financial institution that provides or materially enables digital financial services shall conduct accessibility testing of a new or materially modified digital channel before its launch and periodically assess existing digital channels on a risk-based basis.

10.6. A financial institution shall not use an authentication or transaction confirmation method that unnecessarily excludes a person with a disability where a secure and legally compliant alternative is available.

10.7. Accessibility arrangements shall preserve the security, integrity, confidentiality and reliability of financial transactions.

10.8. A financial institution that provides or operates payment services shall ensure that registration, authentication, transaction initiation, confirmation and dispute-handling processes are accessible, to the extent relevant to its role, while maintaining appropriate transaction security.

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10.9. A financial institution that provides USSD or interactive voice response (IVR) services shall ensure that such services have accessible menu navigation, sufficient session timeouts, clear and actionable error messages and, where necessary, an effective alternative communication channel.

11. Accessible Information and Communication

11.1. A financial institution shall provide material information concerning its financial products and services in an Accessible Format or through an effective communication method that enables a person with a disability to understand the material features, charges, risks, eligibility conditions, contractual obligations and transaction outcomes.

11.2. A financial institution shall provide accessible notices, statements, transaction confirmations, payment instructions and complaint outcomes, as appropriate.

11.3. A financial institution shall allow sufficient time for a customer to receive, understand and respond to material information.

12. Agents and Third-Party Service Providers

12.1. A financial institution shall ensure that financial services provided on its behalf through agents, intermediaries and outsourced service providers comply with the accessibility requirements applicable to such services.

12.2. A financial institution shall establish accessibility responsibilities in relevant agreements and provide appropriate instructions, training and monitoring proportionate to the nature and materiality of the services provided.

12.3. The use of an agent, intermediary or outsourced service provider shall not relieve a financial institution of its responsibility for compliance with this Directive.

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13. Customer Identification, Authentication, Consent and Authorization

13.1. A financial institution shall ensure that its customer identification, verification and authentication procedures are accessible to persons with disabilities.

13.2. Where a customer cannot use a signature, biometric or other authentication method because of disability, a financial institution shall provide an accessible alternative authentication method that satisfies applicable customer identification, security and anti-money laundering and counter-terrorism financing requirements.

13.3. A financial institution shall obtain a customer's consent and authorization through an accessible method that enables the customer to understand and communicate the decision and shall maintain evidence thereof in accordance with applicable laws and record-keeping requirements.

13.4. Where a customer who is blind or illiterate executes a contract by signature or thumb-mark, a financial institution shall ensure that the authentication requirements prescribed under relevant provisions of the Civil Code are complied with, where applicable.

14. Financial Autonomy and Assistance

14.1. A financial institution shall respect a customer's right to manage the customer's financial resources and make financial decisions in accordance with applicable law.

14.2. A financial institution shall not require a customer to appoint a guardian, representative, caregiver or other person solely on the ground of disability, except where such appointment is required by applicable law.

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14.3. A financial institution shall, upon request, facilitate communication or provide other appropriate assistance to enable a customer to understand information and communicate a decision, without transferring the customer's decision-making authority to the person providing assistance.

14.4. An accompanying person shall not control or access a customer's financial resources without the customer's valid authorization or other lawful authority.

15. Confidentiality and Disability-Related Information

15.1. A financial institution shall treat information relating to a customer's disability as confidential customer information.

15.2. A financial institution shall collect, use, retain and disclose disability-related information only for a lawful and legitimate purpose and in accordance with applicable laws.

15.3. A financial institution shall not use disability-related information for discriminatory pricing, marketing, credit decisions or any other unlawful or discriminatory purpose.

15.4. A financial institution shall maintain appropriate safeguards against unauthorized access, disclosure, alteration or misuse of disability-related information.

16. Fair Treatment and Prevention of Exclusion

16.1. A financial institution shall treat persons with disabilities fairly and equitably throughout the customer relationship.

16.2. A financial institution shall periodically review its material policies and procedures to identify and address unnecessary barriers that may prevent persons with disabilities from accessing or using its financial products and services.

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16.3. A financial institution shall not classify a customer as unwilling, uncooperative or in default solely because the customer has been unable to respond through an inaccessible communication channel.

17. Prevention of Financial Exploitation and Abuse

17.1. A financial institution shall maintain appropriate safeguards against fraud, coercion, exploitation and unauthorized use of a customer's financial resources.

17.2. Where there are reasonable grounds to suspect exploitation or unauthorized activity, a financial institution shall take appropriate measures in accordance with applicable law and its established fraud prevention and customer protection procedures.

17.3. A financial institution shall not presume that a customer is incapable of making a financial decision solely because the customer has a disability or requires assistance.

17.4. A financial institution shall restrict, delay or otherwise limit a customer's access to funds only on the basis of applicable law, valid authorization or other lawful contractual or regulatory grounds, and such measures shall be proportionate to the identified risk.

18. Complaints and Redress

18.1. A financial institution shall maintain complaint-handling arrangements that are accessible to persons with disabilities.

18.2. A customer shall be able to submit and follow up a complaint through an accessible channel and shall not be required to use a channel that the customer cannot reasonably access.

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18.3. A financial institution shall investigate and resolve accessibility-related complaints fairly, promptly and objectively, in accordance with applicable financial consumer protection requirements.

18.4. A financial institution shall communicate the outcome of a complaint to the customer in an accessible format or through an effective communication method.

18.5. A financial institution shall give prompt attention to complaints involving denial of access to funds, unauthorized transactions, suspected exploitation or material customer harm.

18.6. Where a complaint reveals a systemic accessibility deficiency, a financial institution shall take corrective measures to address the underlying cause.

18.7. A financial institution shall inform customers of the applicable avenues for referring unresolved complaints to the National Bank or another competent authority.

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PART FOUR
MISCELLANEOUS PROVISIONS

19. Accessibility Assessment, Action Plan and Monitoring

19.1. A financial institution shall assess its accessibility arrangements and identify material deficiencies in its premises, products, services, delivery channels, communication and customer service procedures.

19.2. The assessment shall be proportionate to the financial institution's nature, size, complexity, authorized activities, customer base, existing infrastructure and risk profile, and shall take into account customer feedback, complaints, transaction volumes, the nature and severity of identified barriers and their potential impact on customers.

19.3. In prioritizing corrective actions and determining implementation timelines, a financial institution shall distinguish between:

19.3.1. requirements necessary to prevent discrimination, loss of financial autonomy, denial of access to funds or essential financial services, which shall be implemented without delay; and

19.3.2. structural, equipment or legacy technology improvements that may be implemented in phases, subject to effective interim arrangements.

19.4. Where a financial institution relies on technical impracticability or disproportionate or undue burden in determining an implementation measure, it shall document the relevant circumstances, costs, available alternatives, potential customer impact and proposed mitigation measures.

19.5. Based on the assessment, a financial institution shall prepare and maintain an accessibility action plan approved by its board.

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19.6. The action plan shall identify the deficiencies to be addressed, corrective measures, responsible officers, required resources, implementation milestones, target completion dates, interim service arrangements and the basis for any phased implementation.

19.7. A financial institution shall monitor implementation of its action plan and the effectiveness of its accessibility arrangements through its existing risk management, compliance and internal control systems. It shall review and update the action plan where material changes in its business, delivery channels, technology or applicable requirements make revision necessary.

19.8. A critical accessibility deficiency shall be escalated promptly to senior management and addressed through appropriate interim arrangements and corrective measures.

20. Reporting and Record Keeping

20.1. A financial institution shall submit its initial accessibility assessment and action plan to the National Bank within the timelines prescribed under Article 22.

20.2. A financial institution shall submit an annual report to the National Bank on the implementation of this Directive.

20.3. The report under sub-article 20.2 shall include, as applicable, material accessibility deficiencies identified, corrective measures taken, progress against the approved action plan, accessibility-related complaints and their resolution, staff training and other information required by the National Bank.

20.4. A financial institution shall promptly notify the National Bank of a critical accessibility deficiency that materially prevents customers from accessing funds or

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essential financial services, together with the interim measures taken and proposed corrective measures.

20.5. A financial institution shall maintain records sufficient to demonstrate its compliance with this Directive, including, as applicable, accessibility assessments and action plans, identified deficiencies, corrective measures, customer complaints and their resolution, relevant training records, accessibility testing and internal control or audit findings.

20.6. Records required under this Article shall be retained and made available to the National Bank in accordance with applicable laws and regulatory requirements.

20.7. The National Bank may require a financial institution to submit additional information, documents or progress reports where necessary for supervisory purposes.

21. Administrative Measures and Penalties

21.1. Where a financial institution contravenes this Directive, the National Bank may, in accordance with its statutory powers, issue a warning, require corrective measures or impose an administrative penalty.

21.2. Corrective measures may include revising policies or procedures, addressing a material accessibility deficiency, improving customer communication, strengthening oversight of agents and third-party service providers, providing staff training or submitting and implementing a remedial action plan.

21.3. An administrative penalty may be imposed where a financial institution:

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21.3.1. discriminates against a person with a disability, denies access to financial services or fails to provide reasonable accommodation or an accessible alternative;

21.3.2. unlawfully restricts a person's financial autonomy or permits unauthorized access to or control over the person's financial resources;

21.3.3. fails to conduct an accessibility assessment, prepare or implement an accessibility action plan, or undertake required corrective measures;

21.3.4. fails to submit required reports, maintain records or provide information requested by the National Bank;

21.3.5. fails to report a critical accessibility deficiency or comply with a lawful supervisory direction; or

21.3.6. knowingly submits false, misleading or materially incomplete information or obstructs the National Bank's supervisory functions.

21.4. In determining the appropriate measure or penalty, the National Bank shall consider the seriousness and duration of the violation, the number of customers affected and harm caused, recurrence, the institution's cooperation and remedial actions, and other relevant circumstances.

21.5. Before imposing an administrative penalty, the National Bank shall notify the financial institution in writing of the alleged violation and proposed penalty and provide a reasonable opportunity to submit representations and supporting evidence.

21.6. A financial institution shall submit a written appeal to the National Bank within ten (10) working days of receiving the penalty notice, including justifications and any supporting evidence.

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21.7. Where the National Bank determines the justification provided by a financial institution as unsatisfactory or where no clarification is submitted within the prescribed period, it shall impose penalty of Birr 50,000 (Fifty Thousand Birr) for each violation.

22. Transitional Implementation

22.1. Each financial institution shall complete an initial accessibility assessment covering the requirements under Articles 8 to 15 within six (6) months from the effective date of this Directive.

22.2. Each financial institution shall submit to the National Bank an accessibility action plan approved by its board within nine (9) months from the effective date of this Directive.

22.3. A financial institution shall commence implementation of its action plan upon its approval by the board and shall complete the planned corrective measures within the timelines specified therein, but not exceed 2 (two) years.

22.4. A financial institution shall address a critical accessibility deficiency without undue delay and provide effective interim arrangements pending permanent remediation.

22.5. New financial products, newly procured systems and newly constructed or materially renovated customer service premises introduced after the effective date of this Directive shall comply with applicable accessibility requirements from the design, procurement or construction stage, as appropriate.

22.6. The National Bank may prescribe different implementation timelines for specified requirements or categories of financial institutions, or approve an extension upon receipt of a reasoned request supported by an updated action plan.

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22.7. A request for an extension shall identify the requirement concerned, reasons for the delay, measures already taken, outstanding corrective actions, proposed completion date, potential customer impact and interim arrangements to ensure continued access to the relevant financial services.

23. Effective Date

This Directive shall enter into force on the ____ day of _____ 2026.

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ANNEX I:

ILLUSTRATIVE ACCESSIBILITY FEATURES

This Annex provides illustrative accessibility features that financial institutions should consider when assessing accessibility barriers and preparing their accessibility action plans and design and implementation plans. The features are indicative and non-exhaustive and shall be applied as appropriate to the nature of the premises, facilities and services provided.

1. Accessibility of Premises and Customer Service

Illustrative accessibility features include:

1.1. accessible entrances, ramps, pathways and handrails;

1.2. appropriate signage, including visible, tactile and Braille signage, as applicable;

1.3. accessible service counters, waiting areas and customer facilities;

1.4. adequate space and accessible arrangements for movement and wheelchair access; and

1.5. appropriate customer assistance and accessible emergency arrangements.

2. Accessibility of Self-Service Facilities

Illustrative accessibility features include:

2.1. accessible positioning and operating height of ATMs, kiosks and other self-service facilities;

2.2. audio guidance, voice instructions and headphone connectivity;

2.3. tactile controls, distinguishable buttons and accessible keypads;

2.4. adjustable display settings, readable text and adequate visual contrast; and

2.5. compatibility with assistive technologies and accessible transaction instructions.

3. Accessibility of Digital Financial Services

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Illustrative accessibility features include:

3.1. compatibility with screen readers, screen magnification and other assistive technologies;

3.2. adjustable text size, adequate color contrast and accessible navigation;

3.3. captions, audio alternatives and text descriptions for relevant digital content;

3.4. accessible authentication, transaction confirmation and error notifications; and

3.5. accessible digital application forms, customer support and complaint channels.

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