



PERSONS WITH DISABILITY & SPECIAL NEEDS POLICY

July 2024



VERSION	DATE APPROVED	ACTION BY	DESCRIPTION
V1.23.04	April 2023	Head of corporate services	Initial document
V2.24.07	July 2024	Head of customer experience	Revision

Next review date: July 2025

1. PREAMBLE

1.1. Equity Bank Rwanda PLC “herein after referred to as The Bank ”, considers its employees, customers, visitors, and contractors to be the most valuable assets and undertakes to safeguard their physical, social and mental wellbeing while within the Bank premises. This shall be achieved by providing and maintaining, a working and operating environment that is safe and without risk to the health of all.

1.2. The Bank is also committed to ensuring equal opportunities and treatment at work, branches and its head office premises for persons with disabilities and special needs including those with physical, psychosocial, intellectual, or sensory impairments.

1.3. This Persons with Disability and Special Needs policy applies to staff, shareholders, Directors, contractors, customers, and visitors.

2. POLICY OWNERSHIP

2.1. This policy shall be developed as per the Bank Enterprise Risk Management Framework.

2.2. The policy is subject to review at a minimum every two years or after any substantial changes in regulatory guidelines or company's requirement necessitating its review.

3. GUIDING PRINCIPLES

3.1. To ensure that discrimination, stigma, violence, and harassment on the basis of disability for staff, customers, visitors, and other stakeholders is not tolerated at all.

3.2. To attract, recruit and promote career development of staff with disabilities through provision of reasonable and safe working area in the office.



3.3. To promote physical and digital accessibility in the branches, head office premises and any other facilities for staff, customers, visitors, and other stakeholders through implementation of universal design principles, proactive identification, removal, and prevention barriers.

3.4. Promote disability inclusive procurement of goods and services.

3.5. Build capacity on disability inclusion, through awareness-raising and training, for all staff, to help shape an organizational culture that values all persons.

3.6. Ensure that internal and external communications are inclusive and respectful of persons with disabilities and are available in accessible formats.

3.7. Ensure the policy is published to the public

4. PERSONS WITH DISABILITY MANAGEMENT PROGRAMME

4.1. Design Requirements According to Human Abilities

The requirements will benefit all people including:

- people with hearing impairments
- people with vision impairments
- people with mobility impairments
- people with cognitive impairments
- people with diversities in age and stature (including frail persons, aged person, pregnant women).

4.2. Accessibility to buildings

Entering, using, and evacuating buildings should be safe and easy for staff, customers, visitors, contractors, directors, shareholders and stakeholders with disabilities and special needs. The following arrangements are adhered to:

- a. A clear drop off point with an accessible ramp shall be provided as near as possible to the main accessible entrance to facilitate movement of persons on wheelchair.
- b. An appropriate tactile walking surface indicator (TWSI) should be provided to lead vision impaired persons to the main entrance where no other clues indicate the path to the building.
- c. The lift shall have adequate space to accommodate wheelchairs and allow easier movement.
- d. There shall be designated parking spaces, with a transfer area, located as near as possible to the principal entrance and the route from the accessible parking space to the main entrance should be less than 50 m.



- e. The parking areas shall be clearly marked “person with disability” signage and directional signages for access to other facilities and amenities
- f. The accessible parking space shall be on firm and level ground
- g. Unobstructed paths shall be provided to enhance easier maneuvering within the buildings
- h. Handrails shall be provided for stepped paths to provide support and guidance

4.3. In case of bank premises located in a building which do not have lifts and there are some offices located in areas that require climbing stairs, the customer with disability will be served in other offices that are easily accessible and staff responsible to support the customers will be called in to meet the customer.

4.4. Fire safety and evacuation

- a. The entrance(s), including final fire exits, to a building should be easy to locate, safe, free of obstructions, clearly marked “FIRE EXIT” and convenient to use and have limited exposure to rain
- b. Fire evacuation procedures should be conveniently located at all entrances and final fire exits. Information on evacuation plans and fire signages should be available to all building users in a format they can understand. This may include large print, audio, Braille, easy-to-read.
- c. A visual emergency alarm shall be provided to alert people who are deaf or hard of hearing in the event of an emergency
- d. Rescue assistance areas shall be provided which shall be free of obstructions and does not encroach on the evacuation travel space of the staircase
- e. Rescue assistance areas shall have adequate lighting indicated with good signage, be fitted with an accessible and reliable independent communication system fitted.
- f. Premises with stairs shall be provided with evacuation seats capable of:
 - Being safely and easily operated
 - Carrying people of high weight (up to 150 kg)
 - Going up and down staircases
 - Travelling long distances horizontally and externally
 - Compensating for any challenging features of a particular environment, such as narrow or unusually shaped staircases or evacuation paths over rough ground

4.5. Teller counters, account opening desk and Reception areas.

- a. There shall be designated customer service personnel in the branches and premises to direct a person with disability to the designated counter to be attended to
- b. The people with disability or people with diversities in ages, or pregnant women (visible pregnant women) shall be prioritized first to be served. The bank shall display notice informing the public that pregnant or people with disability shall be prioritized for being served.



- c. The teller counters shall be easily accessible to wheelchair users, easily recognizable and clear maneuvering space.
- d. The reception/ ticket area shall have at least one position fitted with a hearing enhancement system (e.g. induction loop system) to assist hearing-aid users and clearly marked
- e. Adequate lighting should be provided

4.6. Sanitary Facilities

- a. Where possible, there shall be at least one wheelchair accessible toilet room with a wash basin and allow flexibility of use by both sexes.
- b. In this case, the toilet shall be clearly marked and have emergency assistance alarm within a convenient reach.
- c. The toilet shall have clear maneuvering space, door should open outwards and provided with grab rails on both sides of the toilet.
- d. Taps should be mixer, lever or sensor operated to aid operation. The tap controls should be set no more than 300 mm from the front of the washbasin.

4.7. Card access, dispensing machines, and automatic teller machines (ATMs)

- a. Machines for dispensing money (ATM), tickets or small goods should be accessible and should be located on an accessible level.
- b. The approach to dispensers/automatic teller machines (ATM) should be clear and unobstructed.
- c. The clear area immediately in front of the machine should be at least 1 500 mm 1 500 mm, to allow a wheelchair user to approach the controls sideways, and to turn around after use and to provide some privacy.
- d. The operation of the automatic teller machine should be easy to understand however for vision impairment, the customer shall visit the ATM when accompanied with trusted guardian or legal representative.
- e. The machine shall be located so that it does not create a hazard or barrier for people with vision impairments or people with mobility impairments.
- f. For card access shall have both audible (beep) and visual (light) signals to indicate that access has been granted.
- g. The keys should be readable from both a standing and a seated position.

4.8. Working stations

- a. To allow a frontal approach with a wheelchair to a table, desk, counter, telephone, etc., an unobstructed space shall be provided with a minimum free height of 700 mm, minimum free depth of 600 mm and minimum width of 900 mm to accommodate knees underneath.



4.9. Transaction Document handling

- a. At the time of transaction documents handling, the persons with disability shall have a trusted guardian or legal representative/ and or witness whose KYCs shall be captured in the System by the Bank. This trusted person shall accompany and assist the disabled person when banking transaction documents are being done. The guardian/Witness shall either be one of the following:
 - b. Spouse
 - c. Child
 - d. Trusted relative.
 - e. Lawyer
 - f. A trusted friend

5. NON –COMPLIANCE

The bank shall institute disciplinary action on individuals that continually expose themselves or others to unnecessary risks by failing to adhere to standards defined in this policy.