

Banking on change



People with learning disabilities and banks

Easy Read Version

People with learning disabilities need to be able to open bank accounts. Some people have had problems with banks. Margaret Hurcombe, from FAIR, talked to people to find out about those problems. She also talked to parents and carers who have tried to help people get the problems sorted out.

This is what Margaret found out

Some people with a learning disability are being told they cannot open a bank account.



Some people are only able to open a bank account after a lot of problems.

Some people who work in banks understand the problems that people with learning disabilities face and are very helpful. Other people do not.



Banks should make sure that their staff know how to help people with learning disabilities.

Some people have tried Internet banking, but found the websites very hard to use.

Some people need carers or circles of support to help them manage their money. Banks do not always understand this.

Things you can do if you have a problem with a bank

Problem

The bank asks you for a passport or drivers licence to prove who you are, but you do not have these things.

Answer

Ask them if there are other things you can show them to prove who you are, like your bus pass.



Problem

The bank says you cannot open an account because you cannot sign your name.

Answer

Get rubber stamp of your signature. Try a different bank. Get an advocate or supporter to help you.

Problem

The bank has sent you a letter that you do not understand.

Answer

Take the letter into the bank and ask to see someone who can explain the letter.

**Problem**

You feel as if the staff do not give you enough time to explain what you want.

Answer

Go to the bank at a quiet time or go to a different bank.

What people with learning disabilities said about banks

Edinburgh Advocating Together and People First said

Opening a bank account is a difficult thing for anyone to do especially if you have got a learning difficulty ... the new system needs to be explained

One of the problems our members face is having to provide two forms of identification. Many of our members do not have a passport, drivers licence or utility bill. The banks should learn to accept what the person can offer as proof of identity.



Many of our members spoke about the problems when using their local banks. These include getting access, communication problems, information that's difficult to understand. People who work in the banks need to have a greater understanding of the problems that we face.

Things to do

Have you got a problem with a bank? You can

- ask your supporters for help
- ask for an advocate
- make a complaint



FAIR can help

If you want to get help and advice with your problem you can get in touch with FAIR



Margaret Hurcombe works for



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