

**Press Release**  
**LCQ21: Self-service banking facilities**  
Wednesday, June 24, 2015

Following is a question by the Hon Wong Kwok-kin and a written reply by the Secretary for Financial Services and the Treasury, Professor K C Chan, in the Legislative Council today (June 24):

Question:

Some members of the public have relayed to me that in recent years, quite a number of banks have reduced the number of their branches and instead set up self-service banking centres for providing services to the residents in the communities concerned. However, as some self-service banking centres do not provide comprehensive self-service facilities (i.e. automatic teller machines, cash deposit machines, cheque deposit machines and passbook updating machines), the elderly and people with disabilities (PWDs) who need such services have to travel long distances to bank branches located in other communities, thereby causing inconvenience to them. In this connection, will the Government inform this Council:

(1) whether it knows the current number of self-service banking centres in the territory and, among them, the respective numbers of those which are equipped with all of the four aforesaid self-service facilities and those with only two or less of such facilities; whether it will consider requiring banks to equip each self-service banking centre with all of the four self-service facilities;

(2) given that the self-service facilities operate under either of the two separate major systems of Electronic Teller Card and Joint Electronic Teller Services Limited, which are not compatible to each other, whether the authorities will consider requiring banks to ensure that self-service banking centres operating under both systems are concurrently available in the same community in their planning of the distribution of self-service banking centres;

(3) whether it knows, among the four self-service facilities currently provided in the self-service banking centres in the territory, the respective numbers of such facilities which are suitable for use by PWDs, and the number of them which are equipped with audible navigation and height reduction function (with

a breakdown by type of facility); and

(4) whether it has provided banks with relevant guidelines on and standards for setting up self-service banking centres and installation of self-service facilities suitable for use by PWDs; if it has not, whether it will consider formulating such guidelines and standards; whether it has required banks to regularly conduct assessments on the demand for the relevant services; if it has not, of the reasons for that?

Reply:

President,

In serving the public, major retail banks in Hong Kong have established a total of 1 178 branches across different districts. With the development of information technology and individual bank's business development strategy, in addition to traditional branches, banks have set up a number of automated teller machines (ATMs) and other types of self-service banking services. As of mid-June 2015, there are about 3 239 ATMs, 620 cash deposit machines, 653 cheque deposit machines, and 1 135 passbook update machines across different districts in Hong Kong.

Some banks set up self-service banking facilities, which are not attached to any bank branch, and where ATMs, cash deposit machines, cheque deposit machines and passbook update machines etc. are installed. According to statistics of the Hong Kong Monetary Authority (HKMA), there are currently about 200 self-service banks (SSBs) in Hong Kong. Among them, 143 SSBs provide three or more types of self-service banking services, and 76 of which provide all four types of self-service banking services, and the remaining 57 SSBs provide one or two types of self-service banking services.

Banks are also attending to the special needs of people with disabilities in their facilities. In the aforementioned SSBs, for example, there are 472 ATMs, 134 cash deposit machines, 11 cheque deposit machines and 126 passbook update machines which have special features that facilitate access by people with disabilities. Among these machines, there are one Voice Navigation ATM (Note 1), 17 ATMs and 44 passbook update machines with adjusted height of reach to facilitate access by customers with needs.

The Government and the HKMA understand that the public is concerned about the accessibility of banking services, and have been reminding banks, while operating in accordance with commercial principle, to take into account the needs and suggestions of the public on banking services. The Code of Banking Practice (the Code) issued by the Hong Kong Association of Banks (HKAB) provides that banks should provide assistance to customers with disabilities. In particular, banks are encouraged to install specialised machines or software and provide supporting facilities to enable relevant customers to access banking services. The Code requires banks to provide suitable training to front-line staff, and follow the relevant guidelines issued by the HKAB. For example, the design of ATMs should meet the requirements for facilitating access by people with disabilities. The HKMA understands that the banking industry has implemented a number of measures to facilitate access to banking services by people with disabilities. For instance, protruding symbols are displayed at card slots, cash dispensers and customer receipt slots of ATMs to facilitate their access by customers with visual impairment. Some ATMs also have voice notification for card insertion and cash dispensation. Besides, some banks also provide tactile guide paths to facilitate customers with visual impairment to locate the suitable ATMs.

Currently, among the 3 239 ATMs in Hong Kong, there are 1 913 ATMs using the JETCO network and 1 326 ATMs operated by the HSBC / Hang Seng Bank network, and the ATMs of these two network systems are widely distributed across the territory. Apart from bank branches and ATMs, the banking industry has also adopted measures to facilitate the accessibility of cash withdrawal by the public. For example, the public using ATM cards or credit cards with ATM functions of both ATM networks can use the "EPS EasyCash" service (Note 2) to withdraw cash at over 2 500 retail outlets of merchants (including large supermarkets and convenience stores).

The Government and the HKMA will continue to urge the industry to formulate and implement more measures to facilitate accessibility of banking services by the public, and closely liaise with the industry and relevant parties to actively discuss and explore how banking services may be enhanced to accommodate the needs of the public.

Notes:

1. There are another four Voice Navigation ATMs installed in either bank's branches or MTR stations.

2. EPS EasyCash" service: Customers can withdraw cash at over 2,500 retail outlets of merchants upon purchase with EPS. The cash withdrawal amount can be in multiples of HK\$100, at a maximum of HK\$500.

Ends