

Age-friendly banking essentials



Customer-centred service

Listen carefully to what older people say, talk clearly without patronising at a speed appropriate to the customer. Be aware of vulnerability including short and long-term issues.



Preference for in-branch banking

Easy-access branches, accessible staff, mobile and shared-use branches.



Personalised call centres

Quick pick-up by human operators. Careful listening and clear talking. Avoid upselling. Give appropriate advice about scams and fraud. Focus on providing the solution sought by the customer.



Age-friendly design

Branches, cards, machines, apps and processes designed to be age-friendly, taking account of age-related perceptual and motor issues. New technology to be tested by older users to ensure user-friendliness.



ATMs in safe places

ATMs in bank branches, post offices, supermarkets and other safe non-street places.



Cheques, cash and paper statements

Ensure paper-based instruments continue alongside new digital technology. Cheque imaging enables normal cheque use to continue while processing is digitised.



Good systems

Ensure information systems are designed well so that tasks such as registering Powers of Attorney and reorganising accounts on the death of a customer are completed reliably and quickly.



Innovation in ID and security

Be flexible with ID requirements for customers without passports or driving licences. Design new ways of 'passing security' that do not rely on passwords and remembering complex information.



Age-friendly products

Stop defaulting older customers to low interest accounts. Help people find the best interest rates easily. Remove blanket age limits on financial products such as mortgages.



Improved carer banking

Provide secure systems for carers that enable them to carry out banking functions for the person cared for without breaching the terms and conditions of accounts.



Improved methods of stopping scams, fraud and financial abuse

Continue to develop fraud and abuse detection systems. Improve education about the risk of fraud, including at the time of a suspect transaction. Use short payment delays to allow customers time to have 'second thoughts' about scam payments.