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People with Learning Disabilities hold Banks to Account!

Speaking Up’s Cambridgeshire Parliament Project was held at the end of January. MPs with learning disabilities told professionals from the banking industry how they could improve their services for people with learning disabilities. Two main issues are the ability to open a bank account and Chip ‘n’ PIN which comes into force on 14th February.

As more and more people are moved into supported living schemes in the community, they need to have their own accounts to pay bills, buy shopping and do things that everyone else takes for granted. Some people with learning disabilities who are said to ‘lack capacity’ are having huge problems opening accounts. Many banks are turning people away, telling them they cannot have an account or they can only have a certain amount of money in the account.

On 14th February new laws are coming in which will mean that people will not be able to use a signature with their normal cards. A representative from APACS (the UK trade association for payment services) told MPs that banks had come up with new cards called Chip ‘n’ sign, designed specifically for people who are not able to use PIN numbers. Whilst MPs thought that this was a great idea, they had concerns that people with learning disabilities hadn’t heard about it. Also, from the research that they have done it seems that staff in the local shops are not aware of Chip ‘n’ sign cards either.
Important figures from the banking world took part. Including representatives from; The Financial Ombudsman, The Banking Code Standards Board, HSBC, Lloyds TSB, Norwich and Peterborough and Nationwide. John Quinlan, Relationships Manager for the Financial Ombudsman summed up the need for the event:

"A very small percentage of the complaints we receive are from people with learning disabilities. From what we are being told at this event today we need to be listening more carefully to this group."

The Parliament meeting ended with a challenge to banking guests to find a way forward with these issues. Wendy Lansdown, Project Leader of the Parliament said "There is a lot of work to do but we feel that this event has provided momentum to make some positive changes".
About Speaking Up

Speaking Up is a young, dynamic advocacy charity who started in 1994 driven by a powerful vision of an improved society for all. In the next 3 to 5 years, we aim to become the UK’s largest and best charity provider of advocacy services for people who experience learning difficulties, mental ill health and other disabilities. This is our mission:

VOICE
We enable people who experience learning difficulties, mental ill health or other disabilities to find their voice and shape their own lives.

ACTION
We create positive choices for disabled people, by helping organisations to understand their needs and representing their views or supporting them to speak up for themselves.

CHANGE
We lead society towards recognising disabled people as equal and valued citizens with the same choices and opportunities as everyone else.

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