

Help for blind and low vision customers: Erste Bank and Sparkassen make money transactions tactile and audible

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Banking cards now with Braille

Banking cards can be ordered or exchanged free of charge

As of 15 September 2011, Erste Bank and Sparkassen will start offering special ATM cards for customers with visual impairments. The banking cards have been designed in collaboration with the Austrian Association for the Blind and Vision Impaired (Österreichischen Blinden- und Sehbehindertenvorband, ÖBSV) and the experts of ÖBSV's Regional Group Vienna, NÖ and Burgenland contributed their know-how to the design. The ATM cards are identified by the raised letters "EBS" printed at the bottom right corner in Braille. The ID stands for "Erste Bank and Sparkassen". The markings on the card make it easy to recognize the ATM card and differentiate it from other plastic cards. The use of the card at ATMs, self-service devices and payment terminals is easier also because the letters "EBS" in Braille serve as guide for the direction in which to insert the card.

These banking cards can be ordered free of charge at the branches of Erste Bank and Sparkasse and current cards can also be exchanged free of charge until October 2011. The cardholders will not be charged any fees for the new banking cards.



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More than 318,000 people have vision impairments that cannot be remedied by medical operations, glasses or contact lenses. As many of the impairments are related to old age, demand for visual aids will increase in the years to come due to the aging population in Austria. "Understandable products that are accessible to all people is one of our bank's principles," explained Peter Bosek, Member of the Management Board of Erste Bank Oesterreich for Retail and Corporates, "and therefore, we must make our products and services barrier-free". This card is designed to make money transactions, non-cash payments and cash withdrawals easy for visually-impaired persons.

After the introduction of the ATM cards for the blind and visually-impaired, further steps will follow to secure barrier-free and unrestricted financial services such as the adaptation of the self-service machines. Erste Bank and Sparkassen will start with the installation of audio instructions via headphones at all indoor ATM machines of Erste Bank and Sparkasse. The pilot phase will begin in October 2011 in Vienna and the adaptation of all ATM machines is planned to be completed by the end 2011.

The key features of the banking card for the visually impaired:

"EBS" printed in raised letters for recognition and use of the ATM cards

Worldwide non-cash payment and cash withdrawal using the Maestro function

Self-service banking at the branches and foyers of Erste Bank and Sparkassen and at OMV gas stations with VIVA shops in Austria

24-hour emergency services for questions and blocking cards in the case of loss or theft by calling s Service Center at phone +43(0) 5 0100 + 20100

The Airbag Card Insurance Plan provides protection against financial damage due to the fraudulent use of the card in the case of loss or theft in the event of mild negligence

Upon request (e.g. protection against use by unauthorized third parties), the limits of the banking card can be set to block global cash withdrawals and payment functions – the card can then only be used as a customer ID for monetary transactions and at the ATM machines of the branches of Erste Bank and Sparkassen