Banks and Bank Cards

Signatures & PINS

 ***“ I should be allowed to use my signature as I cannot use a PIN on my Bank Card ”***

**Summary of Banks Responses to nnaami.org Survey 1**

**Regarding Persons Unable to Use PINS (in Australia)**

People experiencing ageing, illness, mental illness or disabilities who are unable to use PIN’s on debit credit Bank Cards and their carers, and

**the Banks 1st August 2014 deadline to Remove Signatures from credit debit Bank Cards.**

All the following Banks CEO’s were asked by nnaami.org to assist the above group of people.

To the best of our knowledge

**The following Banks have advised their intention to assist customers or not as follows.**

**SURVEY 1**

**Bank Response /Action Current Advice Situation.**

|  |  |  |
| --- | --- | --- |
| Commonwealth Bank CBA | Intend to provide a ‘ Signature Preferred Card ’ for persons unable to use PIN’s | Contact your Bank request a‘ Signature Preferred Card ‘*CBA States “ the Bank understands that some customers have a genuine requirement to be able to continue to sign, even once the PIN mandate is in force from 1st August 2014.  For these select customers the Bank will provide an option for the customer to request a replacement card which will allow them to continue to sign”* |
| NAB | Intend to provide a ‘ Signature Only Card ’ for persons unable to use PIN’s | Contact your Bank request a‘ Signature Only Card ‘*NAB states “ the application process for obtaining a signature-only card is being defined, based on specific criteria agreed by the banking industry.  The process will be shared with staff and customers by early May.”*  |
| Bendigo | Intend to provide a ‘ Signature Permitting Card ’ for persons unable to use PIN’s (in mid June). | Contact your Bank request a‘ Signature Only Card ’*Bendigo Bk states* *“ staff will certainly be provided with information on how they can assist customers that are unable to use a PIN ”* *Call customer call centre to request a Signature Permitting Card.*  *No advice yet at branches* |
| MECU | Is aware of the difficulty*working with suppliers to try and develop a solution ?* | No programMECU State “ treating issue seriously “ “unable at this time to provide time-lines or guarantees around **bankmecu**’s progress on this matter as we are dependent on our suppliers.” |
| ANZ | Intend to provide a ‘ Signature Only Card ’ for persons unable to use PIN’s | Contact your Bank request a‘ Signature Only Card ’*ANZ states “ Customers who are unable to use a PIN, will be able to request a ‘Signature Only’ card. This new ‘Signature Only’ card will be available from July 2014. Customers requiring a ‘Signature Only’ card will be able to make the request by calling 131314 or by visiting their local Branch.”*  |
| Bank West | No Action  | To date No Action or advice on what you can do.*Bank West State “ We understand the Commonwealth Bank of Australia (CBA) will be able to offer such options……at this stage Bankwest is not in a position to offer this service to our customers.”* |
| Citi Bank Cards includingBank of Queensland Suncorp BankWide Bay Australia, IMB Building Society Credit Union Services Corporation (CUSCAL), Virgin Money. | No Action*State they are “aware of problem intend to assist ”* | To date No Action or advice on what you can do. |
| Westpac Group of BanksWestpacSt George Bank of MelbourneBank SA | No Action*(Bank of Melb previously stated - may look at possible “exemption process” )* | To date No advice on what this is or how to obtain it*Westpac group states “ continuing to build a potential solution “* NO ACTION ? |

NNAAMI believes that it is vital that people experiencing ageing, illness, mental illness or disabilities (and their families) are able to maintain as much independence as possible at home or in the community without obstacles being put in their way such as the elimination of signatures on

Bank Cards.

**People experiencing ageing, memory loss, illness, mental illness and disabilities should have the same rights as others to continue to use Bank Cards and continue to purchase goods and services.**

**We believe it is discrimination** if banks and card providers do not to provide the continuation of a signature facility on Bank Cards for people who are unable to use PINS.

Table above Compiled by nnaami.org

Updated again 22 May 2014

**Youtube video** entitled **‘ Customers Discrimination Banks ' watch it here at**
<http://www.youtube.com/watch?v=3e8HRDEmN58>

NNAAMI.org wrote a number of times to the Australian Managers / CEO of Visa and Mastercard and American Express, however to date there have been no responses from them.

Please see below Survey 2 of Banks Responses to date

Banks and Bank Cards

Signatures & PINS **Amended Survey 3**

**Survey of Banks Responses and Actions**

**Regarding Persons Unable to Use PINS (in Australia)**

People experiencing ageing, illness, mental illness or disabilities who are unable to use PIN’s on debit credit Bank Cards and their carers, and

**the Banks 1st August 2014 deadline to Remove Signatures from credit debit Bank Cards.**

**Individual Banks Response to nnaami.org**

**On 30th May 2014 we conducted a survey again of Banks actions regarding the earlier table**

**(Survey 1) of Banks.,** Banks who advised us previously they intend to, or are developing, a Signature only or Signature permitted or Signature preferred, Card options, for customers who are unable to use PINS on Bank Cards, were surveyed at branch and call centre level, See results below.

**SURVEY 2 Including Amendments as of 8July 2014**

**Banks assisting Customers with Signature Cards**

**Bank Responses to date to our Survey of**

**Bank Branch and Bank Telephone Call centres Responses 30 May 2014**

**BANK Branch Response Telephone Updates 8July**

**Updates 8July Updates 8July Call centre Response**

|  |  |  |
| --- | --- | --- |
| Commonwealth Bank CBA***Can Help*** ***This Bank intend to be*** ***Age Illness Disability Friendly******for Bank Cards*** | Don’t Know No Option offered yet1 Aug no signatures on cards**Update from CBA email****“we anticipate that our signature-based solution will be available before 1 August 2014.****Customers will be able to request a signature preferred replacement card by calling the Bank on 13 2221 or by visiting a Branch.”** **30 / 6 / 2014 Branches state “this will be available from 14 July”** | Don’t Know No Option offered******Call centre advised** **“Extending time limit to eligible people who need to continue to sign on cards. ”****New signature card being developed for these people.****on 8 /7/14** |
| NAB**Not Yet** | Don’t Know No Option offered yet1 Aug no signatures on cards*\* NAB email advice as above “The process will be shared with staff and customers by early May.”* email re Signature Only Cards“The VISA card will become available at the end of August and the MasterCard will become available at the end of September. There is no Signature Only card available for American Express.” 21 / 7 / 14.Don’t Know 22 / 7 / 14 | If you are unable to use a PIN on Bank CardsWe Can Help (subject to banking industry criteria). Can forward your request to the team who will look into your reasons why you need it. *.* ***Update***  ***Call Centre  Recording - All Customers Must have PINS on All Card transactions.******Call Centre advised No Help******“Phasing out of signatures mandatory for everyone”.* On 8 /7/14 22/7/14** |
| Bendigo***Can Help*** ***This Bank is*** ***Age Illness Disability Friendly******for Bank Cards***Bendigo -Cont***Can Help*** ***This Bank is*** ***Age Illness Disability Friendly******for Bank Cards*** | Don’t Know No Option offered1 August no signatures on cards **Update from Bendigo email****“Information regarding signature permitting cards has now been distributed to all of our branch and customer contact staff (as of Friday afternoon).”** **3 June 2014****Branch Staff state Can Help you with application form available now. on 8 /7/14** | **Can Help** You can apply for this. Wewill have something put in place for people who can’t use PINS when tested and rolled out, **** Can Help Verifiedfor people to sign on Bank Cards.**** Can Help VerifiedAvailable Now |
| MECU | *See above table in survey 1* *not offered yet* | *See above table in survey 1* *not offered yet* |
| ANZ**Not Yet**  | Don’t KnowNo Option available 1 August no signatures on cards*See Above existing email Update**\* “Signature Only’ card will be available from July 2014. Customers requiring a ‘Signature Only’ card will be able to make the request by calling 131314 or by visiting their local Branch.” 19/5/14* | Don’t Know No Option offeredMerchants will not honour people with bank cards without a PIN after 1 Aug 14******Call Centre recording “PIN required for most transactions.”****Call Centre state “NO HELP or advice provided by ANZ for people who cannot use PINs.”****on 8 /7/14** |
| Bank West  | *See above table in survey 1* *not offered yet* | *See above table in survey 1* *not offered yet* |
| Citi Bank Cards including **N**Bank of Queensland **O**Suncorp Bank **T**Wide Bay Australia, IMB Building Society **Y** Credit Union Services **E** Corporation (CUSCAL), **T**Virgin Money.  | *See above table in survey 1* *not offered yet* | *See above table in survey 1* *not offered yet* |
| Westpac Group of Banks **N**Westpac **O**  St George **T** Bank of Melbourne Bank SA **Y**  **Not Yet E** **T** | *See above table in survey 1* *not offered yet* ***Don’t Know***\* Update email response  “We fully intend to have a 'Signature Enabled' solution for customers 16 / 6 / 2014 and email,***\* Our customers are now able to request a signature enabled card to replace their existing debit and credit card/s by visiting a branch or by calling our contact centres.16 /7/14* Don’t Know 18 / 7/ 14** | *See above table in survey 1* *not offered yet* **DON’T KNOW****Call Centre Recording “you will need to use a PIN on All credit card purchases.”** **“Cannot help individual customers on this who cannot use a PIN.”on 8 /7/14****And 18/7/14** |

Updated survey 30 May 2014

NNAAMI.org Thanks the Banks that are willing to assist customers experiencing ageing, illness and disabilities and their families.

NNAAMI believes Banks should not place people in the situation of having to divulge they have an illness or disability only the fact they are unable to use a PIN.

**Survey 3 Key Below**

* **Updated from Bank Responses again In Red above on 8 July 2014**

**\* Update Information from Banks not verified yet at branch or call centre level.**

* **Negative or Changed Response on 8 July 2014 from Previous**
* **\* Update advice from Banks since survey results Not able to be verified by further investigation**