



A GUIDE  
FOR DISABLED PEOPLE  
TO

BANK  
AND  
BUILDING SOCIETY  
PREMISES AND SERVICES

IN  
HEREFORD CITY  
Spring 2011

**Hereford Access For All**  
Registered Charity No. 703050

President: J.E.H. Lawes

This access survey was carried out by members of 'Hereford Access for All' Committee during the Summer and Autumn 2010. It is intended as a helpful access guide for disabled residents and visitors plus, where applicable, their carers or personal assistants.

Committee members are all unpaid disabled volunteers who have researched as many City Centre establishments as possible (not all agreed to take part).

Our intentions in undertaking this access survey have been entirely positive. That is to say we do not just set out to look for problems and hope that in our comments we have faithfully recorded everything that is positive about disabled access at any branch premises.

In almost every case there is a comprehensive statement available on-line about the particular Bank or Building Society's policies and practices regarding disabled access. Some services, e.g. lip readers, sign language interpreters, might need to be booked in advance require up to two weeks notice to be given. The general consideration is that if you have special needs for assistance, whatever they might be, then bring them to the notice of Branch staff as early as you can so that your particular situation can be provided for if possible.

There is a significant concern arising from our access survey with regard to design and, in some cases, the positioning of A.T.M. or "cash machines" where such are available.. This is an issue for wheelchair users in particular. It seems that face-on access might be problematic due to wheelchair footrests plus the fact that sideways-on access involves difficulties over viewing the screen and lack of security over PIN numbers. For the visually impaired a machine may have features recommended by RNIB built into the technology. Some machines might also have a card insert point lower than the manufacturer's recommended height. Should you need help to operate a machine then do ask Branch staff.

However, to optimise equality and independence for disabled customers A.T.M. machines need to have universal accessibility designed in and 'Hereford Access for All' Committee will pursue that objective.

**Banks and Building Societies  
Hereford City- 2010**

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**Abbey National plc;  
8-9 Broad Street, Hereford, HR4 9AF  
Telephone: 0845 765 4321**

**( Now part of the Santander Group )**

**www.santander.co.uk**

<b>Details</b>	<b>Comments</b>
<b>Access to Building</b>	Level with automatic doors
<b>Internal Area</b>	Long and narrow
<b>Height of desks, tables and counters</b>	Information desk is high. No tables in the public area for writing. No low-level counters.
<b>Space between fixtures</b>	Adequate but not good.
<b>Cash machine access/security</b>	Inside. Normal height. No obvious security and poor access. Tucked away.
<b>Availability of staff for advice</b>	Not good
<b>Staff attitude –training?</b>	Training not apparent in the staff's attitude
<b>Signage-visual guide</b>	None
<b>Loop system?</b>	None apparent- though Santander state that all branches have loop systems fitted at their counter.
<b>Leaflets</b>	Santander state that choice is provided as to how "leaflets" are presented e.g. large print, Braille, audiotape and PC disk. Just ask a member of staff.
<b>Auxiliary Aids</b>	RNID's <b>Typetalk</b> . Santander advise that, if you need help seeing their forms etc., request one of their handy magnifying sheets, clipboards or cheque writing templates.
<b>Privacy regarding consultation?</b>	Screened off areas – but not soundproofed.
<b>Any problems specific to these premises?</b>	Plenty of room if "quiet" but access is difficult everywhere if busy. Large armchairs down main wall are restrictive.
<b>General comments</b>	Barrier at counter is portable and could be widened.. Few staff available on floor. The Information desk is not always manned and is high. No obvious queuing system and there is no designated counter for wheelchair users. The arrangements are confusing and with no obvious help available.

**Alliance and Leicester plc**  
**20/21 High Town, Hereford, HR1 2AB**  
**Branch telephone: 014342 268494**

**(Now part of the Santander Group)**

**www.santander.co.uk**

Details	Comments
<b>Access to Building</b>	<b>Level. Doors have power assisted means of entry and exit</b>
<b>Internal Area</b>	<b>Spacious. Adequate room to reach counters. Comfortable seating. Good visibility.</b>
<b>Height of desks, tables, and counters</b>	<b>Good. Special two level provision for writing. Plenty of room in order to access counters.</b>
<b>Space between fixtures</b>	<b>Wide</b>
<b>Cash machine access/security</b>	One machine. Wheelchair users need to position sideways on. Security reasonable. Screen clarity may be a problem for some.
<b>Availability of staff for advice</b>	Staff available. May have to ask at counter if no one else in foyer.
<b>Staff attitude - training?</b>	All aware of the need to treat all customers equally.
<b>Signage—visual guide</b>	Not necessary. Only two positions. Clearly visible.
<b>Loop system?</b>	Hearing display sign at counter positions
<b>Any advice leaflets or publications?</b>	Readily available
<b>Large print? “Easy Read” Format? Including Account Statements</b>	Santander state that choice is provided as to how “leaflets” are presented e.g. large print, Braille, audiotape and PC disk. Just ask a member of staff. RNID’s <b>Typetalk</b> . Santander advise that, if you need help seeing their forms etc., request one of their handy magnifying sheets, clipboards or cheque writing templates
<b>Any problems specific to these premises?</b>	None, but they say that they have few disabled customers.
<b>Privacy re consultation?</b>	Consultation areas are provided. For more confidential discussions private rooms available.
<b>General Comments</b>	These premises have been comprehensively and well refurbished and create a sense of a modern, and light environment. Excellent facilities. One concern relates to the display screen on the ATM but further feedback from other wheelchair users might be justified to ensure fair comment. Favourably impressive overall.

**Barclays Bank plc**  
**1-3 Broad Street, Hereford, HR4 9BH**  
**Telephone: 0845 755 5555**

**www.barclays.co.uk**

<b>Details</b>	<b>Comments</b>
<b>Access to Building</b>	The pavement outside slopes to the road. Lift available but the key is kept at reception. Not ideal.
<b>Internal Area</b>	Spacious
<b>Height of desks, tables, counters</b>	Suitable. The number one position is lower for disabled customers. Low shelf for signing etc.
<b>Space between fixtures</b>	Wide enough
<b>Cash machine access/security</b>	See under "General Comments"
<b>Availability of staff for advice</b>	Always someone on duty at reception post.
<b>Staff attitude - Training?</b>	Disability awareness is part of staff training i.e. to treat all customers alike.
<b>Signage - visual guide</b>	Nothing specific
<b>Loop system?</b>	Yes. Sign at counters
<b>Any advice leaflets or publications?</b>	No
<b>Large print? "Easy Read" Format? Including Account Statements</b>	Yes- on request. Large print and Braille are available. See also under "General Comments"
<b>Any problems specific to these premises?</b>	Wheelchair users have to notify their need for the lift to be operated.
<b>Privacy re consultation?</b>	Good. Secure rooms available for interviews.
<b>General comments</b>	With regard to cash machine access and security both internal and external ATMs are difficult for wheelchair users. As is the case with most Banks and Building Societies their cash machines were not designed for easy access. Wheelchairs have to be positioned "sideways on". This makes concealing Pin numbers difficult. In general Barclays Bank is committed to breaking down barriers with regard to disabled access.

Britannia Building Society  
52 Broad Street, Hereford, HR4 9AB  
Telephone: 08714 329003

(Now merged with the Co-operative Bank)

[www.britannia.co.uk](http://www.britannia.co.uk)

<b>Details</b>	<b>Comments</b>
<b>Access to Building</b>	Chairlift available
<b>Internal Area</b>	Lots of space
<b>Height of desks, tables, counters</b>	Low counter available for wheelchair users.
<b>Space between fixtures</b>	Plenty of space
<b>Cash machine access/security</b>	No cash machine
<b>Availability of staff for advice</b>	Special advisors with whom one can make an appointment.
<b>Staff attitude—training?</b>	Good. Staff do have training.
<b>Signage—visual guide</b>	Satisfactory
<b>Loop system?</b>	Portable loop available if required.
<b>Any advice leaflets or publications?</b>	Yes. Leaflet available entitled “Meeting all our customers’ needs” which details a range of services geared to “taking care of your individual needs “
<b>Large print? “Easy Read” Format? Including Account Statements</b>	If you have difficulty reading their literature Britannia can provide you with a choice of Braille, large print or audio versions.. All branches also have magnifying equipment & signature templates and if you need other support completing forms then “just ask”.
<b>Any problems specific to these premises?</b>	One has to wait for the chairlift to be set up.
<b>Privacy re consultation?</b>	Yes
<b>General Comments</b>	Very helpful. In addition to the access services available which have already been detailed above Britannia also offer the following: sign language interpreters lip speakers and note takers - ask when you make an appointment. Britannia are always happy to come and visit you at home. See advice leaflet for full details.

**Cheltenham and Gloucester plc**  
**59 Commercial Street, Hereford,**  
**HR1 2DJ**  
**Telephone: 01432 355241**

**www.cheltglos.co.uk**

<b>Details</b>	<b>Comments</b>
<b>Access to Building</b>	Excellent. All services can be provided at Ground Floor level. If necessary a disabled customer can be served behind the counter area.
<b>Internal Area</b>	No problem. There are two interview areas, both accessible. One has a door (completely private.) Table heights OK.
<b>Height of desks, tables, counters</b>	No problem. Varying height surfaces are available. See "General Comments" for further information.
<b>Space between fixtures</b>	No problem.
<b>Cash machine access/security</b>	No machine.
<b>Availability of staff for advice</b>	Staff always available.
<b>Staff attitude - training?</b>	Staff undertake 1-2 hours study/training (with test) annually with reference to disability related legislation. This is organised centrally.
<b>Signage - visual guide</b>	There is a sign for the hearing induction "mini loop" system at both the entrance door and the counter.
<b>Loop system?</b>	Available both at the counters and also in the office plus portable version with headphones.
<b>Any advice leaflets or publications?</b>	A leaflet "Access to our services" is available which addresses the diverse requirements of people with disabilities.
<b>Large print? "Easy Read" Format? Including Account Statements</b>	Yes. This does include bank statements. New customers will be asked about this when opening an account. C&G branches can also provide a template to make it easier for you to sign standard forms and can also provide a bank note gauge.
<b>Any problems specific to these premises?</b>	None
<b>General comments</b>	Suitable disabled toilet available. Also, if required, staff will bring papers to a customer and with a suitable surface to write on.



**HSBC**  
**35 High Town, Hereford, HR1 2AQ**  
**Telephone: 08457 404 404**

**www.hsbc.com**

<b>Details</b>	<b>Comments</b>
<b>Access to Building</b>	Automatic door to fairly steep ramp.
<b>Internal Area</b>	Partially open-plan ground floor. A more enclosed first floor.
<b>Height of desks, tables, counters</b>	One low shelf on ground floor. Upstairs there are low tables and wheelchair user friendly counters.
<b>Space between fixtures</b>	Reasonable. Awkward around the consultation areas..
<b>Cash machine access/security</b>	Very close together and very overlooked. Difficult for wheelchair users to get close to the machines.
<b>Availability of staff for advice</b>	Staff always available
<b>Staff attitude - training?</b>	No specific training.
<b>Signage - visual guide</b>	On view
<b>Loop system?</b>	Yes
<b>Any advice leaflets or publications?</b>	All relevant advice is included within general notices/ information.
<b>Large print? "Easy Read" Format? Including Account Statements</b>	Yes
<b>Any problems specific to these premises?</b>	Ramp is difficult for a manual wheelchair user. In addition to that the lift is extremely small.
<b>Privacy re consultation?</b>	Cubicles are not easily accessible for wheelchair users. Too close together and one could be overheard.
<b>General comments</b>	Friendly and helpful staff. However, the layout of these premises leaves a lot to be desired for wheelchair users.

**Lloyds TSB**  
**8 High Town, Hereford, HR1 2AE**  
**Telephone: 0845 3000 000**

**www.lloydstsb.com**

Details	Comments
<b>Access to Building</b>	Good. Level access and automatic doors. The outside access is level also.
<b>Internal Area</b>	Spacious and plenty of room for manoeuvring.
<b>Height of desks, tables, counters</b>	Counters a good height. No tables other than at consultation points. Information desks a little high but not impossible. (see 'General comments')
<b>Space between fixtures</b>	Space between barrier and tellers counters quite restrictive. Difficult to pass. (see 'General comments')
<b>Cash machine access/security</b>	Cash machine at low level. Only security is the distance between machines.
<b>Availability of staff for advice</b>	Very good. There are always staff around for help.
<b>Staff attitude - training?</b>	Staff extremely helpful and also courteous.
<b>Signage - visual guide</b>	The general signage is visible, but no signage to indicate any help or services for wheelchair users. (see 'General comments')
<b>Loop system?</b>	Yes
<b>Any advice Leaflets or Large print? "Easy Read" Format? Including Account Statements</b>	No. However, detailed information about the access services which are available for their disabled customers can be found  Large print and Braille statements available. Also a correspondence service that allows Lloyds TSB to send out letters in Braille and large print. Note gauge and large print cheque book also available.
<b>Any problems specific to these premises?</b>	No
<b>Privacy re consultation?</b>	Yes. There is a room at the back of the Bank plus a lift to the upstairs rooms.
<b>General comments (1)</b>	On their website Lloyds TSB provide details of services for customers with visual and hearing impairments (e.g. they can arrange to provide RNID signers free of charge.) Plus details about access to branch facilities.
<b>General comments (2)</b>	(a) Wheelchair user customers can use the tables at consultation points if not in use. But, specific writing points at a suitable height for wheelchair users are not available. (b) Wheelchair user customers can use teller point seven if staffed as this point can be accessed without going through the barrier. (c) Apparently Head Office will not permit special signage in case it confuses the non disabled general public.

**Nationwide**  
**10/11 Commercial Street, Hereford,**  
**HR1 2DB**  
**Telephone: 0845 2660506**

**[www.nationwide.co.uk](http://www.nationwide.co.uk)**

<b>Details</b>	<b>Comments</b>
<b>Access to Building</b>	Automatic doors
<b>Internal Area</b>	Space available
<b>Height of desks, tables, counters</b>	Counter is high but desk available at low height.
<b>Space between fixtures</b>	Roomy
<b>Cash machine access/security</b>	Yes
<b>Availability of staff for advice</b>	Yes
<b>Staff attitude—training?</b>	Knowledgeable Plus .also In various areas they are specialists.
<b>Signage—visual guide</b>	Clear signs and large print available.
<b>Loop system?</b>	Yes
<b>Any advice leaflets or publications?</b>	All publications can be ordered in large print, Braille, audio cassette or CD. Your local branch will arrange this for you.
<b>Large print? “Easy Read” Format? Including Account Statements</b>	To order an account statement or any other Nationwide literature in an alternative format please telephone 08457 30 20 10 or textphone 18001 0800 37 80 01. If you prefer, you may order literature by completing their accessibility order form.
<b>Any problems specific to these premises?</b>	None
<b>Privacy re consultation?</b>	Yes
<b>General comments</b>	On their web site the Nationwide state that they are committed to ensuring that all their products and services are easily and equally accessible to all of their members. Most branch facilities include staff trained in disability equality. Hereford Branch staff were very helpful. Just make your needs known to them. The Nationwide web site also includes full accessibility details with reference to members with mobility difficulties and hearing impaired and speech impaired members.

**NatWest (1)**  
**12 Broad Street, Hereford , HR4 9AH**  
**Telephone: 0845 301 9761**

**(NatWest is a member of the  
Royal Bank of Scotland Group)**

**www.rbs.com**

<b>Details</b>	<b>Comments</b>
<b>Access to Building</b>	Mobile ramps available. System activated by use of "Please ring for assistance" bell at front entrance.
<b>Internal Area</b>	Lots of space
<b>Height of desks, tables, counters</b>	High counter but lower tables.
<b>Space between fixtures</b>	Plenty
<b>Cash machine access/security</b>	Cash machine inside the bank which is OK.
<b>Availability of staff for advice</b>	Yes
<b>Staff attitude—training?</b>	Staff very helpful. All are trained.
<b>Signage—visual guide</b>	Cashier sign. Also main doorway sign for loop system.
<b>Loop system?</b>	Hearing loop available at counter position. In addition there is also a portable induction loop that is available for use in interview rooms.
<b>Any advice leaflets or publications?</b>	Potential customers are asked about any "special needs" e.g. large print documents when they are opening an account. In addition the NatWest brochure "Helpful Banking" is available in accessible formats. (also see "General comments")
<b>Large print? "Easy Read" Format? Including Account Statements</b>	Customers with visual impairments can be provided free of charge with statements and correspondence in Braille, large print or on audiotape. Brochures are also produced in the same formats. PIN numbers are provided in Braille.
<b>Any problems specific to these premises?</b>	No
<b>Privacy re consultation?</b>	Wheelchair accessible ground level interview rooms available where possible.
<b>General comments</b>	Details about access services are available on the NatWest/RBS website. Also ask for a copy of the NatWest brochure "Access - Our services for customers with disabilities".

**NatWest (2)**  
**12 Broad Street, Hereford , HR4 9AH**  
**Telephone: 0845 301 9761**

**(NatWest is a member of the  
 Royal Bank of Scotland Group)**

**www.rbs.com**

<b>Details</b>	<b>Comments</b>
<b>Access to Building</b>	Automatic doors. Flat access.
<b>Internal Area</b>	Reasonably spacious and wheelchair user friendly.
<b>Height of desks, tables, counters</b>	Wheelchair user friendly.
<b>Space between fixtures</b>	More than adequate.
<b>Cash machine access/security</b>	Cash machine inside with adjoining low table and wheelchair turning space. Also not too overlooked.
<b>Availability of staff for advice</b>	Usually staff at the desk.
<b>Staff attitude—training?</b>	Incorporated within their general customer service.
<b>Signage - visual guide</b>	On view. Wherever possible NatWest Bank/RBS is committed to easier access for everyone. This policy includes layout and signage designed with suitable colour contrast to assist partially sighted customers.
<b>Loop system?</b>	Yes. Hearing loop available at counter position. In addition there is also a portable induction loop that is available for use in any interview rooms
<b>Any advice leaflets or publications?</b>	"Access - Our services for customers with disabilities" Brochure.
<b>Large print? "Easy Read" Format? Including Account Statements</b>	Customers with visual impairments can be provided free of charge with statements and correspondence in Braille, large print or on audiotape. Brochures are also produced in the same formats. PIN numbers are provided in Braille.
<b>Any problems specific to these premises?</b>	None encountered.
<b>Privacy re - consultation?</b>	Yes. Rooms available. Bank policy is for wheelchair accessible ground level interview rooms to be available where possible.
<b>General Comments</b>	Easily accessible. Very friendly staff including management. (see also "General Comments" under NatWest (1) page 31).

**Principality Building Society**  
**2 St. Peters Square, Hereford, HR1 2PG**  
**Telephone: 01432 273039**

**www.principality.co.uk**

Details	Comments
<b>Access to Building</b>	Seriously problematic. The front door is quite heavy and lacks any automatic opening mechanism. No catch even to hold the door open. It took two of us to get the wheelchair user through!
<b>Internal Area</b>	Small public space. Leaflets displayed on the wall could well be beyond reach for a wheelchair user. It could be difficult for a wheelchair user to join a queue.
<b>Height of desks, tables, counters</b>	Main counter and the fixtures height could be a problem for some. No low writing surface in main public area. The Manager's office desk made available to us.
<b>Space between fixtures</b>	Tight!
<b>Cash machine access/security</b>	No machine.
<b>Availability of staff for advice</b>	Just normal customer service. If there is a need then the staff will assist.
<b>Staff attitude—training?</b>	No formal training made available but staff are committed to assist when needed.
<b>Signage—visual guide.</b>	A sign for the hearing induction loop service displayed at counter but nowhere else.
<b>Loop system?</b>	Portable loop system.
<b>Any advice leaflets or publications?</b>	None
<b>Large print? "Easy read" Format? Including Account Statements</b>	When needed by any customer large print documents including account statements can be arranged via the Principality HQ.
<b>Any problems specific to these premises?</b>	Staff are very friendly, helpful and concerned about access issues. On the Principality web site with reference to this Branch the term "full access" is used. It is not easy to justify this.
<b>Privacy re - consultation?</b>	Reasonably accessible and private room is available.
<b>General comments</b>	Even on their website there is only minimal reference to disability issues. (See under "site accessibility".)

**Royal Bank of Scotland**  
**21 Broad Street, Hereford, HR4 9AP**  
**Telephone: 01432 357264**

**www.rbs.co.uk**

<b>Details</b>	<b>Comments</b>
<b>Access to Building</b>	Pavement OK. One step at entrance. Ramp is available - service is operated by ringing bell. Bell push button on either side of doors.
<b>Internal Area</b>	Access to positions is easy. Shelf level and access at the positions is high.
<b>Height of desks, tables, counters.</b>	Shelves are too high for wheelchair users to write on. Tables nearby are suitable.
<b>Space between fixtures</b>	OK
<b>Cash machine access/security</b>	Machines outside. Branch Manageress states that these are adequate for wheelchair users. RBS on line accessibility policy indicates that, where possible, newer cash machines have been installed at a height which is suitable for wheelchair users.
<b>Availability of staff for advice</b>	For advice ask at counter positions.
<b>Staff attitude - training?</b>	Staff are aware of the need to assist. Part of RBS normal training sessions.
<b>Signage - visual guide</b>	Branch premises only cover a relatively small area so major signage is not required.
<b>Loop system?</b>	At both counter and consultation areas.
<b>Any advice leaflets or Publications?</b>	Some available. More on order.
<b>Large print? "Easy Read" Format? Including Account Statements</b>	The RBS accessibility policy states that, for customers with visual impairments special services are provided free of charge i.e. statements and general correspondence in Braille, large print or on audiotape. Brochures in same formats plus PIN numbers in Braille.
<b>Any problems specific to these premises?</b>	Only that there is a step at the main entrance.
<b>Privacy re consultation?</b>	Yes. Several rooms available which are wheelchair accessible. This accords with the RBS on line policy with regard to accessibility.
<b>General comments</b>	Within the limited area available the Bank has made what provision it can. Shelves are high for wheelchair users but writing tables are available if needed. A pleasant area with helpful staff.

This access guide could not have been compiled without the co-operation of the staff of those establishments who agreed to take part. 'Hereford Access for All' would like to thank everyone who kindly assisted us - also including Herefordshire Council's Diversity Officer.

Research carried out by:

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