

## Press Release

### **Ulster Bank Offers Bespoke Banking for Vulnerable Customers with Launch of ‘Banking My Way’**

**05 September 2020:** Ulster Bank is moving to make banking simpler for vulnerable customers, with the launch of a new bespoke service called ‘Banking My Way’, while frontline colleagues have also been fully trained to identify and support customers carrying JAM (Just a Minute) Cards.

Available now, ‘Banking My Way’ is a platform which enables vulnerable customers to securely and confidentially share with the bank any challenges they face, whether it’s a disability or a bereavement, and outline what support they’d like from colleagues, allowing them to concentrate instead on their everyday banking.

Information can be provided in branch, over the phone, via webchat or customers can add and amend their details themselves in their online banking

Commenting, Ulster Bank’s Head of Everyday Banking, Lisa Slattery, said:

*“For customers with a disability or vulnerability, getting the right support is important. When it comes to making every customer feel comfortable, it's often the smallest things that make the biggest difference.*

*“For vulnerable customers, we understand that it could get quite frustrating having to share information about their situation every time they need support. ‘Banking My Way’ aims to alleviate this stress by making this important information available to colleagues - discreetly and sensitively - every time we serve these customers, allowing us to focus on championing their potential instead.”*

Customers who use ‘Banking My Way’ can share as little or as much information as they like with Ulster Bank, and they’ll be prompted to review the information annually so the bank can ensure that it is still supporting them in the right way. In addition, Ulster Bank’s Fraud team and Community Protection Advisor will continue to offer some peace of mind, closely monitoring any customer that is at particular risk from fraud and scams.

In addition to the launch of ‘Banking My Way’, Ulster Bank has now become a JAM Card-friendly organisation, with frontline colleagues fully trained to support customers who are carrying one.

The JAM (Just a Minute) Card was created to allow people with learning difficulties and communication barriers to ask for Just A Minute of patience when in customer service situations e.g. hotels, shops, banks, restaurants, public transport.

The user applies for a free plastic card via the organisations website or downloads the JAM app, which they can show a UB staff member discreetly indicating that they need a little time.

Commenting, the Chief Executive of JAM Card owner NOW Group Maeve Monaghan said:

*“We are delighted that Ulster Bank is now a JAM Card-friendly organisation, clearly demonstrating its strong, ongoing commitment to inclusive practices and great customer service. It may be ‘Just A Minute’ but that extra time and understanding can really support and comfort those with communications barriers, helping to give them equal access to the services they need every day, like banking.”*

The introduction of ‘Banking My Way’ and JAM Card training for colleagues builds on a number of supports and services that Ulster Bank has introduced recently for vulnerable customers, including:

- a dedicated support line to help vulnerable customers who don't have online or mobile banking and for customers in our more rural locations
- a companion card that allows vulnerable customers to provide a family member, friend or carer to pay for shopping on a regular basis through an additional restricted debit card
- all Ulster Bank frontline colleagues are committed to helping customers to avoid scammers and keep their money safe and they are trained to the bank’s ‘Friends Against Scams’ programme
- all of Ulster Bank ATMs are fitted with a headphone connector so that customers who are blind and vision impaired can use Ulster bank ATMs both independently and safely
- a team of Community Bankers and a Community Protection Advisor to help educate and support customers who have been the victim of fraud and scams

For more information about ‘Banking My Way’, JAM Cards or other customer supports offered by Ulster Bank, please visit <https://digital.ulsterbank.ie/personal/help-and-support/vulnerable-customers.html>

**ENDS**

## **NOTES TO THE EDITOR**

### **About JAM Card**

JAM Card allows people with a learning difficulty, autism or communication barrier tell others they need ‘Just A Minute’ discreetly and easily. Those with a communication barrier are often reluctant or unable to tell others about their condition. JAM Card allows this to happen in a simple, effective non-verbal manner. JAM Card was originally developed for those with learning disabilities and difficulties. However, it can be used by anyone with a communication barrier. For instance, JAM Card can be used by people with Asperger’s or autism. It can also be used by those who have a brain injury and

people who otherwise feel self-conscious about their ability to effectively communicate when engaging with others.