Accessibility Statement

European Union (Accessibility Requirements of Products and Services) Regulations 2023
S.I. No. 636/2023 | Directive (EU) 2019/882

PART 1 — DOCUMENT DETAILS

Credit Union Name	Access Credit Union
Registered Address	13 Main Street, Skibbereen, Co. Cork. P81 K076
Regulatory Status	Authorised and regulated by the Central Bank of Ireland as a credit union under the Credit Union Act 1997 (as amended)
Date of this Statement	*November 2026*
Review Date	*November 2027*
Responsible Officer	Tony Hughes CEO/ Albert Wolfe DPO
Contact for Accessibility Queries	028-21883
Regulatory Reference	S.I. No. 636/2023 (Regulation 14 and Schedule 3) Directive (EU) 2019/882 (European Accessibility Act)
Compliance Authority	Central Bank of Ireland (CBI) New Wapping Street, North Wall Quay, Dublin 1, D01 F7X3 www.centralbank.ie

PART 2 — INTRODUCTION AND COMMITMENT TO ACCESSIBILITY

Access Credit Union is a member-owned financial cooperative authorised and regulated by the Central Bank of Ireland. We are committed to ensuring that our services, whether delivered in person, online, by telephone, or through any other channel, are accessible to all our members, including persons with disabilities.

This Accessibility Statement has been prepared in accordance with Regulation 14 and Schedule 3 of the European Union (Accessibility Requirements of Products and Services) Regulations 2023 (S.I. No. 636/2023), which transposes Directive (EU) 2019/882 (the European Accessibility Act, or EAA) into Irish law.

The EAA came into effect on 28 June 2025 and requires that consumer banking services, including digital platforms, member communications, self-service terminals, and basic banking operations, are designed and delivered in a way that maximises their foreseeable use by persons with disabilities.

We publish this statement to explain, in plain language, which of our services and channels are in scope, what accessibility measures we have taken or are taking, where limitations remain, and how members can contact us to raise accessibility concerns or request alternative formats.

> **Regulatory definition:** A person with disabilities means a person who has long-term physical, mental, intellectual or sensory impairments, which, in interaction with various barriers, may hinder the person's full and effective participation in society on an equal basis with others. [S.I. No. 636/2023, Regulation 2]

PART 3 — SERVICES COVERED BY THIS STATEMENT

This Accessibility Statement applies to the following consumer banking services provided by Access Credit Union to our members in our capacity as a regulated credit union:

3.1 Digital Services

- Credit union website: www.accesscu.ie
- Online member portal / online account access
- Mobile banking application
- Online loan application forms and supporting documentation upload facility
- Online savings / deposit account access
- Email communications and digital newsletters to members
- Electronic account statements

3.2 In-Branch and Physical Services

- 3 branches located at: Skibbereen, Schull and Bandon
- Counter and member-facing services provided by staff in branch
- 1 Automated Teller Machines (ATMs) based in the branch.
- 1 card machine in Schull at the counter, 1 card machine in Bandon at the counter and 1 card machine in Skibbereen located in the MSC.
- Information screens located in Skibbereen and Bandon along with leaflet stations in all branches.
- Branch printed materials including, member leaflets, and notices

3.3 Telephone and Remote Services

- Member telephone support line: 028-21883 9.30am to 5.00pm / Card services 016933333 24/7

3.4 Written and Printed Member Communications

- Loan agreements and credit documentation
- Account statements and balance notifications
- General member correspondence (letters, notices, annual reports)
- Terms and conditions for all products and services
- Member notices of AGMs and Special General Meetings

> **Note:** The EAA applies to consumer banking services provided to natural persons acting outside of their trade, business, craft, or profession. Commercial or business-to-business services provided by the credit union fall outside the scope of this statement.

PART 4 — ACCESSIBILITY REQUIREMENTS AND HOW WE MEET THEM

Under Schedule 1, Part 3 of S.I. No. 636/2023, consumer banking services must be provided in a way that maximises their foreseeable use by persons with disabilities. Services must be:

- Perceivable — information and user interface components must be presented in ways that members can perceive
- Operable — user interface components and navigation must be operable by all members
- Understandable — information and the operation of services must be understandable
- Robust — content must be robust enough to be interpreted by a wide variety of assistive technologies

4.1 Website and Digital Platforms

Access Credit Union's website and digital services will be designed to conform with the following accessibility standards:

- Web Content Accessibility Guidelines (WCAG) 2.1 Level AA — the primary technical standard for digital accessibility under the EAA and EN 301 549
- We will undertake a WCAG 2.1 AA audit and are working towards full conformance.
- Our website is being assessed against EN 301 549, the harmonised European standard for ICT accessibility, which incorporates WCAG 2.1

Specific accessibility features that will be considered to add on our website include:

- All images include alternative text descriptions
- Text can be resized to 200% without loss of content or functionality
- Our website is navigable using keyboard-only input
- Colour contrast ratios meet or exceed the WCAG 2.1 AA minimum ratio of 4.5:1 for normal text
- All online forms include descriptive labels and error identification
- PDFs published after 28 June 2025 are accessible and tagged for screen reader compatibility
- Video content published after 28 June 2025 includes captions
- Our website does not use content that flashes more than three times per second

4.2 Mobile Application

Access Credit Union's mobile application is available on iOS and Android.

- The app will be assessed against EN 301 549
- The app will support system-level accessibility
- Text sizes within the app will respect the user's device accessibility settings
- Tap targets will be sized to meet minimum accessibility dimensions

4.3 ATMs and Payment Terminals

Where Access Credit Union operates ATMs or payment terminals:

- ATMs and payment terminals lawfully in service before 28 June 2025 may continue in use until the end of their economically useful life or for a maximum of 20 years from first entry into use, whichever is sooner Regulation 38, S.I. No. 636/2023

4.4 Member Communications and Written Documents

We are committed to ensuring that communications with our members are accessible. This includes:

- Written communications are produced in clear, plain English that does not exceed Level B2 of the Common European Framework of Reference for Languages (CEFR) — as required by Schedule 1, Part 4(e) of S.I. No. 636/2023
- Loan agreements, account statements, and key member documentation are being reviewed for plain language compliance
- Documents published after 28 June 2025 in PDF format will be accessible and tagged for assistive technology compatibility
- Members who require documents in alternative formats — including large print, audio, or electronic accessible formats — may request these by contacting us.

4.5 Identification and Authentication

Identification methods, electronic signatures, and security processes used in our consumer banking services are designed to be:

- Perceivable — authentication steps are presented through more than one sensory channel where possible
- Operable — members are not required to perform complex actions within unreasonably short timeframes
- Understandable — identification and verification processes are clearly explained in plain language
- Compatible with assistive technologies — Our online identity verification process will be assessed for compatibility with screen readers and keyboard-only navigation

4.6 In-Branch Accessibility

We are committed to welcoming all members at our branches in an accessible and dignified manner:

- Our branch in Skibbereen, Bandon and Schull have step-free access to the public counter via level access
- An induction loop is available at the counter in our branch
- Private consultation rooms are available upon request for members who require a quieter or more private environment
- Staff are trained to assist members with disabilities and to offer reasonable adjustments to the standard service process
- Large print forms are available on request at the counter
- Our branch is accessible by wheelchair and has accessible parking adjacent to the branch in Skibbereen and Bandon

4.7 Telephone and Remote Member Services

- Our telephone support line 028-21883 operates business hours and is staffed by trained personnel who can assist members with disabilities
- We can arrange for information to be read aloud to members who have difficulty reading written communications.

PART 5 — KNOWN LIMITATIONS AND NON-CONFORMANCES

While Access Credit Union is committed to making all of its services fully accessible, we acknowledge that some areas do not yet fully meet the requirements of S.I. No. 636/2023.

> **Transitional arrangements:** Service contracts agreed before 28 June 2025 may continue without alteration until they expire (but no longer than 28 June 2030). ATMs and payment terminals lawfully in use before 28 June 2025 may continue in use until end of useful economic life or 20 years from first use, whichever is sooner. [Regulation 38, S.I. No. 636/2023]

PART 6 — FEEDBACK, REQUESTS, AND CONTACT

We welcome feedback from our members on the accessibility of our services. If you experience any difficulty accessing any of our services or communications, or if you would like to request content in an alternative format, please contact us using any of the following methods:

By telephone	**028-21883**
By email	***info@accesscu.ie***
By post	***13 Main Street, Skibbereen, Co Cork, P81K076***
In person	**At any of our branch(es) at the address(es) listed in Part 3**
Online feedback form	***https://accesscu.ie/about-us/contact***

Access Credit Union is committed to ensuring that our services and information are accessible to all members. We will acknowledge receipt of accessibility-related requests, feedback, or complaints within 3 business days and aim to provide a substantive response within 10 business days. Where we are unable to make content accessible immediately, we will endeavour to provide the information in an alternative accessible format, subject to the member's needs and preferences, as soon as reasonably practicable.

> **Member right to complain:** If you are not satisfied with our response to an accessibility complaint, you may contact the Central Bank of Ireland as the designated compliance authority for consumer banking services under S.I. No. 636/2023, or you may seek an order for compliance from the Circuit Court under Regulation 30 of S.I. No. 636/2023. You may also be entitled to the support of an interest group or advocacy organisation in bringing such a complaint.

PART 7 — EXEMPTIONS (IF APPLICABLE)

7.1 Disproportionate Burden Exemption

Under Regulation 15 of S.I. No. 636/2023, a service provider may be exempt from an accessibility requirement where compliance would impose a disproportionate burden or would require a fundamental alteration of the service.

> **Regulatory note:** Any credit union relying on a disproportionate burden exemption must complete and retain a formal written assessment in accordance with Schedule 4 of S.I. No. 636/2023 before relying on the exemption. Independent legal advice should be sought before invoking this exemption.

7.2 Archived Content Exemption

Digital content published before 28 June 2025 and not subsequently edited or updated may qualify as archive content exempt from the accessibility requirements under S.I. No. 636/2023.

PART 8 — OUR ACCESSIBILITY COMPLIANCE PROGRAMME

Access Credit Union is taking the following steps to achieve and maintain compliance with S.I. No. 636/2023:

Action	Status	Target / Completion Date
Commissioned WCAG 2.1 AA accessibility audit of credit union website	*Planned*	*To be confirmed*
Implemented technical fixes arising from WCAG audit	*Planned*	*To be confirmed*
Reviewed and updated Accessibility Statement	*In Progress*	*To be confirmed*
Reviewed member communications and loan documentation for plain language compliance (max. CEFR Level B2)	*In Progress*	*To be confirmed*
Confirmed that all new ATMs/payment terminals acquired from 28 June 2025 are EAA-compliant	*Planned*	*To be confirmed*
Staff accessibility awareness training completed	*Complete*	*2025*
Confirmed digital ID/authentication process compatibility with assistive technologies	*Planned*	*To be confirmed*
Published Accessibility Statement on credit union website	*Complete*	*2026*
Established process for handling member accessibility complaints and requests	*Planned*	*To be confirmed*
Scheduled annual review of this Accessibility Statement	*Planned*	*November 2027*

PART 9 — GOVERNANCE AND REVIEW

This Accessibility Statement has been approved by Access Credit Unions Chief Executive Officer.

Approved by	Tony Hughes
Date of approval	*17/11/2026*
Next scheduled review	*November 2027*
Responsible for maintenance	Val Neenan (HR) & Shane O'Connell (IT & Facilities)
Date last updated	*November 2026*
Version number	*1.0*

This statement will be reviewed at least annually and will be updated whenever there is a material change to our services, our accessibility features, or the applicable regulatory requirements. Updates will be published on our website and dated accordingly.

PART 10 — REGULATORY AND SUPPORT CONTACTS

Organisation	Role	Contact
Central Bank of Ireland (CBI)	Designated compliance authority for consumer banking services under S.I. No. 636/2023	www.centralbank.ie
National Disability Authority (NDA)	Advises the CBI on EAA accessibility requirements; promotes Universal Design	www.nda.ie
Relay Ireland	Communication relay service for members who are deaf, hard of hearing, or speech impaired	www.relayireland.ie
NCBI (National Council for the Blind of Ireland)	Support and advocacy for members with sight loss	www.ncbi.ie
DeafHear	Support and advocacy for members who are deaf or hard of hearing	www.deafhear.ie