



Health Services Staffs
Credit Union

Accessibility Statement

1. Introduction and Commitment

Health Services Staff Credit Union (HSSCU) is committed to ensuring that our services are accessible to all members and prospective members, including persons with disabilities, in a manner that respects dignity, independence, and equality of access.

As a regulated financial services provider, we recognise our obligations under:

- The European Accessibility Act (EU Directive 2019/882)
- Irish consumer protection legislation
- The Central Bank of Ireland's consumer protection framework, which requires firms to act in the best interests of consumers and to ensure services are designed with accessibility and usability in mind

This statement explains how HSSCU seeks to meet these obligations and how members can obtain support where accessibility barriers arise.

2. Scope of This Accessibility Statement

This statement applies to the following HSSCU services and channels:

- The public website: www.hsscu.ie
- Online banking services accessed via the website
- The HSSCU mobile banking application
- In-branch services and facilities
- Printed and digital communications provided to members



3. Services Provided

HSSCU provides financial services to members resident in the Republic of Ireland, including:

- Current Accounts
- Loans
- Savings products
- Mortgages

As a member-owned cooperative, HSSCU aims to ensure that members can access, understand, and use our services on an equitable basis, regardless of individual accessibility needs.

4. Website Accessibility

HSSCU is committed to ensuring that its website is accessible in accordance with the Web Content Accessibility Guidelines (WCAG) 2.1 Level AA, as required by the European Accessibility Act.

The website is designed to support a wide range of assistive technologies and user preferences. Users should be able to:

- Modify colours, contrast, and fonts through browser or device settings
- Zoom content up to 300% without loss of information or functionality
- Navigate all key content using a keyboard alone
- Use speech recognition software to interact with the site
- Access content using screen readers such as JAWS, NVDA, or VoiceOver
- Use the website across desktop, mobile, and tablet devices

Accessibility improvements have been implemented across the site, including enhancements to colour contrast, navigational elements, call-to-action buttons, content structure, and alternative text for images. Remediation work is ongoing to address accessibility needs as they are identified.

Website Compliance Status

The HSSCU website is compliant with WCAG 2.1 Level AA, based on internal accessibility assessments and continuous improvement activities.

5. Mobile Application Accessibility

The HSSCU mobile banking application is developed and maintained by our IT service provider, Wellington IT.

The application is currently undergoing redevelopment, with accessibility identified as a core design principle. Improvements are being introduced on a phased basis to ensure continuity of service while enhancing accessibility features.

HSSCU is working with accessibility specialists to ensure the mobile application aligns with:

- WCAG 2.1 Level AA requirements
- The European Accessibility Act
- Regulatory expectations relating to customer access to essential banking services

6. Documents and Printed Materials

In response to the European Accessibility Act, HSSCU has reviewed and updated key member-facing documentation.

The following materials have been revised with accessibility considerations in mind:

- Annual Report
- Annual General Meeting Notice
- Kredit (biannual member newsletter)
- New Member Application Form
- Junior New Member Application Form
- Information and product flyers



Where documents are published online, HSSCU seeks to provide them in accessible PDF format. Members who are unable to access documents in their published format may request information in an alternative format.

7. JAM Card Support

HSSCU participates in the JAM Card initiative, delivered in partnership with the NOW Group, to support people who are neurodivergent or who have learning difficulties.

All HSSCU branches are JAM Card friendly. Member-facing staff receive training to support JAM Card users, including allowing additional time and adapting communication styles as required. JAM Card support can also be facilitated during telephone interactions.

8. Irish Sign Language (ISL)

Irish Sign Language interpreters are provided at HSSCU's Annual General Meeting. This service is available to members attending in person and participating online.

9. Accessible Branch Facilities

HSSCU branches are designed to support accessible in-person services, including:

- Automatic or easily opened entrance doors
- Lowered service counters where required
- Seating for members who need to rest while waiting



10. Telephone Accessibility

Telephone services form an essential access channel for members and are used for:

- General member enquiries
- Loan applications
- Card services, including lost or stolen cards (delivered in partnership with PAYAC)

HSSCU staff are trained to provide accessible support by phone, including facilitating JAM Card-related requests where appropriate.

11. Feedback, Support, and Complaints

HSSCU encourages members to provide feedback on the accessibility of our services and information.

If you experience difficulty accessing any of our services or require information in an alternative format, please contact us using the details below. We will take reasonable steps to address the issue and provide appropriate support.

Accessibility-related concerns are handled in line with HSSCU's complaints handling procedures and consumer protection obligations.

12. Contact Details

Email: info@hsscu.ie

Phone: 01 677 8648 | 0818 677 864

Registered Office: 5 High Street, Christchurch, Dublin 8, D08 X7T1



Branch Locations

- Ranelagh & District, 5–6 The Triangle, Dublin 6, D06 TD59
- James's Street, Unit 1B, Dargan Building, Heuston South Quarter, Dublin 8
- St. Gabriel's (Cork), 34 St. Patrick's Quay, Cork, T23 T624
- Galway (CIE), Mayoralty House, Merchants Road, Galway, H91 DDT2
- Limerick (CIE), 7 Sexton Street, Limerick, V94 X2W9

Members may attend any of our six branches nationwide.

13. Statement Review

This Accessibility Statement is reviewed on a regular basis and updated to reflect changes in legislation, regulatory guidance, and HSSCU services.





Health Services Staffs
Credit Union

Made By Our Members

hsscu.ie | info@hsscu.ie | 01 677 8648

Health Services Staffs Credit Union Ltd. is regulated by the Central Bank of Ireland.