

Listen carefully to what older people say, talk clearly without patronising at a speed appropriate to the customer. Be aware of vulnerability including short and long-term issues.

Easy-access branches, accessible staff, mobile and shared-use branches.

Quick pick-up by human operators. Careful listening and clear talking. Avoid upselling. Give appropriate advice about scams and fraud. Focus on providing the solution sought by the customer.

Branches, cards, machines, apps and processes designed to be age-friendly, taking account of age-related perceptual and motor issues. New technology to be tested by older users to ensure user-friendliness.

ATMs in bank branches, post offices, supermarkets and other safe non-street places.

Ensure paper-based instruments continue alongside new digital technology. Cheque imaging enables normal cheque use to