



## BANK OF GHANA

### NOTICE TO ALL LICENCED INSTITUTIONS

**NOTICE NO. BG/GOV/SEC/2026/10**

### **IMPLEMENTATION FRAMEWORK – DIRECTIVE ON FINANCIAL INCLUSION FOR PERSONS WITH DISABILITIES, 2025**

#### **1. PURPOSE**

This notice serves as a formal notification of stipulated timelines and guidance for compliance with the "Directive on Financial Inclusion for Persons with Disabilities" (the "Directive"), issued in January 2025. The Directive mandates Regulated Financial Institutions (RFIs) to ensure equitable, non-discriminatory access to financial products and services for Persons with Disabilities (PWDs).

#### **2. SCOPE & APPLICATION**

The Directive applies to all RFIs regulated by the Bank of Ghana (BoG), including:

- i. Banks
- ii. Specialized Deposit-Taking Institutions.
- iii. Finance Houses
- iv. Non-Bank Financial Institutions
- v. Payment Service Providers

#### **3. IMPLEMENTATION FRAMEWORK AND DEADLINES**

<b>No.</b>	<b>Requirement</b>	<b>Deadline</b>	<b>Description</b>
1.	Develop internal Disability Inclusion Policy	<b>31<sup>st</sup> July 2026</b>	Submit an internal policy & procedures document detailing how PWDs will be equitably served.
2.	Appointment of Senior Manager to oversee implementation of PWD Directive	<b>31<sup>st</sup> July 2026</b>	Appoint a senior manager to oversee implementation of Directive.
3.	Obtain Board Approval	<b>30<sup>th</sup> September 2026</b>	Obtain Board approval for the policy. Include

			disability inclusion metrics in Annual Management Reports submitted to the Board.
4.	Submit Policy to BoG.	<b>31<sup>st</sup> October 2026</b>	Submit a copy of the approved Disability Inclusion Policy to BoG for review.
5.	Conduct Staff and Agent Training	<b>31<sup>st</sup> October 2026</b>	Conduct disability inclusion training for staff and agents. Conduct first training by October 31, 2026, and annually thereafter. Submit a report on completed training programmes to BoG.
6.	Conduct Accessibility Audit	<b>31<sup>st</sup> October 2026</b>	Audit all physical & digital channels. Example: ramps, tactile signage, screen readers, websites, mobile applications (apps), and Unstructured Supplementary Service Data (USSD) to ensure accessibility for PWDs. Submit a report on the audit to the Board.
7.	Conduct initial consumer awareness sessions for customers and subsequent financial literacy programmes on available and accessible products and services for PWDs.	<ol style="list-style-type: none"> <li>1. Initial session: by <b>30<sup>th</sup> June 2026</b></li> <li>2. Second session: by <b>31<sup>st</sup> October 2026</b>.</li> <li>3. <b>Subsequent</b> PWD tailored <b>financial literacy education</b> should be conducted at <b>least twice annually</b>.</li> </ol>	Tailor and conduct financial literacy initiatives for PWDs at least twice a year. The financial literacy education may be delivered through existing channels available for consumer education.
8.	Data Collection	Ongoing	Regulated Financial Institutions shall collect PWD identifiers at onboarding—subject to consent—and utilize the data for tailored product

			offerings and accessible financial education.
9.	Inclusive Product Design and Accessibility Enhancement:	<b>31<sup>st</sup> December 2026.</b>	Regulated institutions shall design and adapt existing and new products, services, and delivery channels to ensure accessibility for Persons with Disabilities (PWDs). This includes providing critical customer documentation—such as account opening forms and product terms and conditions—in accessible formats, including braille, large print, audio, and other assistive formats. Institutions shall also ensure that information on available support services for PWDs is prominently displayed and accessible in all branches. Regulated institutions shall develop internal procedures to govern inclusive product design and accessibility.
10.	Accessibility Upgrades	<b>31<sup>st</sup> December 2026.</b>	Ensure that notices on support services for Persons with Disabilities are available in accessible formats (e.g., Braille, large print, and audio) on websites and at all branches by 31 December 2026. Upgrade Call Centres and support channels with voice and text feedback systems to ensure accessible, responsive communication.
11.	Annual Disclosure	<b>31<sup>st</sup> December 2026.</b>	Banks shall prepare and submit an Annual Report in accordance with the

			<p><b>template prescribed in Schedule 1 of the Bank of Ghana Financial Inclusion Directive for Persons with Disabilities, 2025.</b> The report shall be submitted to the Board and the Bank of Ghana and shall provide details on:</p> <ul style="list-style-type: none"> <li>(i) disability-inclusive measures implemented;</li> <li>(ii) associated expenditure and costs incurred;</li> <li>(iii) user feedback and service uptake; and</li> <li>(iv) any identified gaps in implementation.</li> </ul>
12.	<p>Facility Standards Compliance – Accessible Branch Infrastructure per Zone – GSAD &amp; BoG Compliance.</p>	<p><b>31<sup>st</sup> December 2026.</b></p>	<p>Banks <b>shall designate, upgrade, and maintain a minimum of one (1) fully accessible branch within each broad branch grouping or operational zone.</b> The designated branch <b>must</b> comply with the <b>Ghana Standards Authority’s Building and Construction— Accessibility Standard for the Built Environment (GSAD)</b> and all applicable <b>Bank of Ghana regulatory requirements.</b> Compliance shall be achieved and the branch made fully operational for use by Persons with Disabilities (PWDs) <b>no later than 31 December 2026.</b></p>
13.	<p>Compliance Monitoring</p>	<p>Ongoing</p>	<p>BoG will conduct periodic audits when required. Non-compliance may incur penalties per the Directive.</p>

#### **4. SUPERVISION AND ENFORCEMENT**

- i. The BoG will monitor adherence to policies, training programme, and accessibility initiatives.
- ii. Failure to comply with the Directive may result in administrative penalties in line with prevailing legislation.
- iii. All institutions are required to update their policies and institutional frameworks to ensure full compliance with the PWD Directive no later than 31<sup>st</sup> December 2026.

#### **5. NON-DISCRIMINATION AND SERVICE DELIVERY**

RFIs shall ensure that:

- i. Refusal or denial of services to PWDs purely based on disability is prohibited.
- ii. PWDs receive priority and respectful service, supported by clearly visible signage informing all customers of this provision.

#### **6. CONTACT AND SUPPORT**

For questions or guidance on compliance, please contact:

**The Financial Stability Department  
Bank of Ghana  
Urban Block, Fourth Floor  
The Bank Square  
42 Castle Road  
Accra, Ghana.**

#### **7. EFFECTIVE DATE**

This Notice is effective upon issuance. All institutions shall fully comply with this framework.

**(SGD)  
AIMEE VYDA QUASHIE (MS.)  
AG. SECRETARY**

**20<sup>TH</sup> APRIL 2026**