



BANGKO SENTRAL NG PILIPINAS

OFFICE OF THE DEPUTY GOVERNOR | REGIONAL OPERATIONS AND ADVOCACY SECTOR

MEMORANDUM NO. M-2026- 046

To : **All BSP-Supervised Institutions**

Subject : **Reminder on the Fair Treatment of Persons with Disabilities (PWDs)**

Pursuant to Republic Act No. 11765 or the *Financial Products and Services Consumer Protection Act* (FCPA), BSP Circular No. 1160 on the Financial Consumer Protection Framework, Republic Act No. 7277 or the *Magna Carta for Disabled Persons, as amended*, and BSP Memorandum No. M-2021-040, the Bangko Sentral ng Pilipinas (BSP) reminds all BSP-Supervised Institutions (BSIs) of their legal and regulatory obligations to accord persons with disabilities (PWDs) fair and equitable treatment and facilitate their access to financial products and services.

Accordingly, BSIs are reminded to:

- a. Ensure the fair and equitable treatment of PWDs at all stages of the customer relationship. BSIs should ensure that their policies, procedures, documentary requirements, and operational practices are consistent with applicable laws and do not discriminate against PWDs or unnecessarily restrict their access to and use of financial products and services.

Any distinction in treatment or additional requirement must be justified by applicable laws or regulations, or by legitimate considerations specific to the financial product, service, or transaction, and shall not be imposed solely on account of a person's disability.

In particular, BSIs are reminded to avoid practices such as:

- Denying or restricting a PWD's access to account opening or other financial products and services solely on account of the person's disability;
 - Requiring visually impaired persons to open only joint ("and/or") accounts solely on account of their disability;
 - Refusing to accept a valid government-issued PWD identification cards when such identification is acceptable under applicable laws and regulations; and
 - Imposing additional documentary or procedural requirements that are not otherwise required under applicable laws and regulations or reasonably warranted by the nature and risks of the financial product, service, or transaction.
- b. Provide express lanes for PWDs in all branches and offices that serve the public. Where the provision of express lanes is not feasible, PWDs shall be given priority in all transactions.
 - c. Ensure the fair and accessible delivery of digital financial products and services. Digital platforms, disclosures, and customer assistance channels should not unnecessarily prevent PWDs from accessing or using financial products and services. Where

appropriate, reasonable assistance or alternative service channels should be made available.

BSIs are likewise encouraged to prominently display written notices informing PWDs of the availability of express lanes or priority service.

For guidance and compliance.


BERNADETTE ROMULO-PUYAT
Deputy Governor

9 September 2026