



**Killarney
Credit Union**
Killarney
Kenmare
Cahersiveen



EUROPEAN ACCESSIBILITY ACT

Introduction & Commitment

Killarney Credit Union is dedicated to making its services accessible to all members and potential members, including individuals with disabilities. We aim to provide access in a way that upholds dignity, promotes independence, and ensures equal opportunity for all.



As a regulated financial services provider, we acknowledge and adhere to our responsibilities 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 design services that are accessible and user-friendly

This statement outlines how Killarney Credit Union works to meet these requirements and explains how members can seek assistance if they encounter any accessibility challenges.

Scope of this Accessibility Statement

This Accessibility Statement applies to the key services and channels through which Killarney Credit Union engages with its members, including:

- Our public website: www.killarneycu.ie
- Online banking services accessed through the website
- The Killarney Credit Union mobile banking app
- In-branch services and physical facilities
- Printed and digital communications issued to members



Services Provided

Killarney Credit Union delivers a range of financial services to members residing in the Republic of Ireland, including:

- Current accounts
- Loans
- Savings products
- Mortgages



As a member-owned cooperative, Killarney Credit Union is committed to ensuring that all members can access, understand, and use our services on an equal and inclusive basis, regardless of their individual accessibility needs.

Website Accessibility

Killarney Credit Union is committed to ensuring that its website is accessible in line with the Web Content Accessibility Guidelines (WCAG) 2.1 Level AA, as required under the European Accessibility Act.



The website has been designed to accommodate a wide range of assistive technologies and user preferences. Users can:

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

A new Killarney Credit Union website was launched in September 2025, and it has been developed to comply with the requirements of the European Accessibility Act.

Mobile Application Accessibility

The Killarney Credit Union mobile banking application is developed and maintained by our IT service provider, Progress IT.

The application is currently being redeveloped, with a new version scheduled for release by the end of Summer 2026. Accessibility has been identified as a key design priority in this process.



The updated mobile banking application will be designed to align with:

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

Documents & Printed Materials

In response to the European Accessibility Act, Killarney Credit Union is reviewing and updating its member-facing documentation with accessibility in mind.

The following materials are currently under review:

- Annual Report & AGM Notice
- Ezines
- All Membership application forms
- Information and product flyers



Where documents are made available online, Killarney Credit Union will aim to provide them in accessible PDF format. Members who are unable to access documents in their published form may request an alternative format, and we will make reasonable efforts to accommodate such requests.

Telephone Accessibility

Telephone services are an important access channel for members and are used for a range of purposes, including:

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



Killarney Credit Union staff are trained to deliver accessible and supportive assistance to members over the phone.

Accessible Branch Facilities

Killarney Credit Union branches are currently being assessed and may be modified to further support accessible in-person services, including:

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

The Beech Road branch in Killarney is fully compliant across all of the above areas. The Cahersiveen and Kenmare branches will be reviewed in relation to the ease of access provided by their existing entrance facilities.



All three branches will also explore the installation of hearing loops to enhance accessibility for members with hearing impairments.

Feedback, Support, and Complaints

Killarney Credit Union welcomes feedback from members regarding the accessibility of its services and information.

If you experience any difficulty accessing our services or require information in an alternative format, please contact us using the details provided below. We will make reasonable efforts to resolve the issue and provide appropriate assistance.

Any accessibility-related concerns will be addressed in accordance with Killarney Credit Union's complaints handling procedures and relevant consumer protection requirements.



Contact Information:

Email: info@killarneycu.ie

Telephone: 064 – 6631344

Registered Office: Beech Road, Killarney, Co Kerry V93 XR5V.

This Accessibility Statement is reviewed regularly and updated as required to reflect changes in legislation, regulatory guidance, and Killarney Credit Union services.

OUR BRANCHES



Beech Road,
Killarney
V93 XR5V, Co. Kerry



Killarney Road,
Kenmare,
V93 NN73, Co. Kerry



1-3 O'Connell Street,
Cahersiveen,
V23 HF77, Co. Kerry

064 - 6631344 | info@killarneycu.ie | www.killarneycu.ie

KILLARNEY CREDIT UNION LIMITED IS REGULATED BY THE CENTRAL BANK OF IRELAND.