



Romania is set to implement a significant legal framework aimed at enhancing the accessibility of products and services for all consumers, particularly those with disabilities.

This initiative is encapsulated in Law No. 232/2022, which transposes the provisions of Directive (EU) 2019/882 on accessibility requirements for products and services. The primary objective of this law, which will come into effect on June 28, 2025, is to create a more inclusive market by mandating that various products and services, including banking services, meet specific accessibility standards. This move is part of a broader effort to ensure that individuals with disabilities can fully participate in economic and social life.

Scope and Impact on Banking Services

Law No. 232/2022 covers a wide range of banking services, including credit contracts for consumers, issuance of electronic money, financial investment services, payment services, and services related to payment accounts. The law requires that all these services, when offered to consumers, must meet specific accessibility standards.

Key Requirements for Banking Services

Under the new law, banking services must meet several accessibility criteria to ensure they are usable by individuals with disabilities. These requirements include:

- 1. Accessible Information:** All information related to banking services, including terms and conditions, must be provided in formats that are accessible to individuals with disabilities. This means that information should be available through multiple sensory channels, such as visual, auditory, and tactile formats. For example, banks must ensure that their websites and mobile applications are compatible with screen readers and other assistive technologies.
- 2. User-Friendly Interfaces:** Banking interfaces, whether online or at physical terminals, must be designed to be easily navigable by individuals with disabilities. This includes providing options for text-to-speech, adjustable text sizes, and high-contrast displays. ATMs and other self-service terminals must also be equipped with features such as tactile buttons and audio instructions to assist users with visual impairments.
- 3. Customer Support:** Banks are required to offer customer support services that are accessible to individuals with disabilities. This includes providing assistance through various communication channels, such as telephone, email, and live chat, and ensuring that support staff are trained to assist customers with disabilities effectively.
- 4. Security and Identification:** Methods of identification and security, such as electronic signatures and payment services, must be designed to be accessible. This ensures that individuals with disabilities can perform secure transactions without facing additional barriers.

Ensuring Compliance and Cooperation

Banking service providers are required to implement procedures to ensure that their services remain accessible, even as accessibility requirements or service characteristics change. If a service does not comply with the accessibility requirements, providers must inform the supervisory authorities and take corrective measures.

The National Authority for Consumer Protection is currently designated as the supervisory authority to verify compliance with these accessibility requirements.

Industry Implications

The implementation of Law No. 232/2022 will require significant adjustments from banking service providers. They will need to review and possibly overhaul their internal procedures, documents, and software systems to ensure compliance with the new accessibility standards. This may involve investing in new technologies, training staff, and developing new processes to maintain accessibility.

While these changes may pose challenges, they also present opportunities for the banking industry. By making services more accessible, banks can reach a broader customer base. This can enhance customer satisfaction and loyalty, ultimately benefiting the banks' bottom line.

Conclusion

Law No. 232/2022 marks a pivotal step toward making banking services in Romania more accessible to all consumers, particularly those with disabilities. While the law imposes new obligations on banking service providers, it also offers an opportunity to enhance service quality and inclusivity. As the June 2025 deadline approaches, it is crucial for banks to proactively adapt to these changes, ensuring they are well-prepared to meet the new accessibility standards and serve all consumers effectively.

This article was originally published in Issue 12.3 of the CEE Legal Matters Magazine