ACCESSIBILITY STATEMENT

Portarlington Credit Union Limited

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About this statement	Details
Organisation	Portarlington Credit Union Limited
Address	Upper Main Street, Portarlington, Co. Laois, Ireland R32X519
Accessibility contact	mail@portcu.ie | 057 862 3336
Statement date	5 November 2026
Next review	By 5 November 2027, or sooner following a material change
Responsible officer	Operations & Compliance Officer

1. Our commitment

Portarlington Credit Union is committed to making its services accessible to all members, including persons with disabilities. This applies whether members deal with us in person, online, through our mobile banking application, by telephone or in writing.

This statement explains the consumer banking services and channels covered, the accessibility measures we are taking, current limitations, and how members can ask for assistance, request an alternative format or report an accessibility difficulty. It has been prepared with reference to Regulation 14 and Schedule 3 of the European Union (Accessibility Requirements of Products and Services) Regulations 2023, S.I. No. 636/2023, which gives effect to Directive (EU) 2019/882.

Disabilities may be visible or non-visible. Members do not need to disclose a diagnosis to ask for assistance or tell us their preferred way to communicate.

2. Services covered

2.1 Digital services

- Website: www.portcu.ie
- Online member account access and related digital services
- Mobile banking application on iOS and Android
- Online loan applications and document uploads, where available
- Electronic statements, emails and digital member information

2.2 In-branch and physical services

- Member-facing services at Upper Main Street, Portarlington, Co. Laois

- Counter services, private member discussions and staff assistance
- Payment terminals and other member-facing equipment
- Printed loan forms, member notices, leaflets and other documents

2.3 Telephone and written services

- Telephone support on 057 862 3336 during published opening hours
- Loan agreements, credit documentation, account statements, terms and conditions and general correspondence
- Notices concerning Annual General Meetings and Special General Meetings

This statement concerns consumer banking services supplied to natural persons acting outside their trade, business, craft or profession.

3. How we support accessibility

We aim to provide information and services that are perceivable, operable, understandable and robust. We are reviewing relevant digital channels against WCAG 2.1 Level AA and EN 301 549. We do not claim full technical conformance while independent testing and supplier assurance are being completed.

3.1 Website and digital services

- We are carrying out a structured accessibility review of our website and priority member journeys.
- New and revised content should use clear headings, meaningful links, suitable colour contrast and descriptive form labels.
- Priority PDF documents are being reviewed for tagging, reading order, headings and compatibility with assistive technology.
- Accessibility defects identified through testing or member feedback will be recorded and prioritised for correction.

3.2 Mobile and online banking

- We are obtaining accessibility assurance from relevant digital-service providers and will test representative member journeys.
- Our review will include screen-reader use, text resizing, focus order, error messages, authentication and account recovery.
- If a digital route is not accessible to a member, staff will seek to provide an assisted or alternative route.

3.3 Member communications

- We aim to use clear, plain language in member communications.
- Members can request information in an accessible electronic format, large print, or ask for information to be read or explained orally. Other formats will be considered according to the member's needs and the nature of the document.
- Priority loan, current-account and member documents are being reviewed for plain language and accessibility.

3.4 In-branch and telephone assistance

- Staff can provide additional explanation, allow extra time and discuss a member's preferred communication method.
- A private consultation can be arranged where available and appropriate.
- Members may ask staff to read information aloud or explain a document in plain language.
- We are developing staff awareness of visible and invisible disabilities, including the Hidden Disabilities Sunflower, JAM Cards and AsIAm resources.
- Members may contact us before visiting to discuss assistance they may need.

4. Current limitations and improvement work

We are completing accessibility testing and gathering assurance from relevant suppliers. The following limitations or evidence gaps are currently being addressed. If a member encounters a barrier, the member should contact us so we can provide assistance and record the issue for remediation.

Service or channel	Current limitation or evidence gap	What we are doing
Website and online forms	A full independent WCAG 2.1 AA assessment and closure evidence are not yet held centrally.	Commissioning testing and prioritising barriers affecting key member journeys.
PDFs and digital documents	Some existing documents may not be fully tagged or optimised for screen readers.	Reviewing priority documents and providing an alternative format on request.
Mobile and online banking	Complete supplier assurance and representative assistive-technology testing are still being obtained.	Obtaining provider evidence and testing key journeys, including authentication and recovery.
Payment terminals and member-facing equipment	Accessibility features and transition status must be confirmed for each relevant device.	Maintaining an inventory and obtaining supplier conformance information.
Alternative formats	A standard end-to-end fulfilment process is being formalised.	Managing requests individually while the documented process is completed.
Staff awareness	Formal training and refresher records are being developed.	Providing guidance and training on communication preferences, invisible disabilities and escalation.

5. Request assistance or give feedback

If you experience difficulty accessing a service or communication, or would like information in an alternative format, please contact us. Tell us which service or document is concerned, the barrier encountered, and the assistance or format that would work best. You do not need to provide medical information unless it is relevant and you choose to do so.

Contact method	Details
Telephone	057 862 3336 during published office opening hours
Email	mail@portcu.ie
Post	Risk Management & Compliance Officer, Portarlington Credit Union Limited, Upper Main Street, Portarlington, Co. Laois, Ireland
In person	Upper Main Street, Portarlington, Co. Laois
Online	Contact form at www.portcu.ie/contact-us

We aim to acknowledge an accessibility request or complaint within 3 business days and to provide a substantive response within 10 business days. A complex matter may take longer. If that happens, we will explain why and provide an expected response date. Where content cannot be made accessible immediately, we will seek to provide the information through a suitable alternative method.

Accessibility complaints will be handled under our complaints process. If you are dissatisfied with our response, you may contact the Central Bank of Ireland, which is the designated compliance authority for consumer banking services under S.I. No. 636/2023, or consider the other remedies available under the Regulations.

6. Exemptions and archived content

Portarlington Credit Union is not currently relying on a disproportionate-burden or fundamental-alteration exemption under S.I. No. 636/2023 for its consumer banking services. Any future reliance on an exemption will be supported by a documented assessment, appropriate governance approval and notification where required.

Digital content published before 28 June 2025 and not subsequently edited may qualify as archived content. We will keep any reliance on the archive exemption under review. If archived content is changed or updated, its accessibility will be reassessed. Members may request information from archived material in an accessible format.

7. Review of this statement

The Operations Manager & Compliance Officer are responsible for maintaining this statement and coordinating accessibility improvement work. We will review the statement at least annually and sooner if there is a material change to our services, accessibility features or applicable requirements. Updated versions will be published on our website and dated.

8. Regulatory and support contacts

Organisation	Role	Contact
Central Bank of Ireland	Compliance authority for consumer banking services under S.I. No. 636/2023	www.centralbank.ie
National Disability Authority	Accessibility and Universal Design information	www.nda.ie
Relay Ireland	Communication relay service	www.relayireland.ie
NCBI	Information and support relating to sight loss	www.ncbi.ie
AsIAm	Autism information, advocacy and accessibility resources	www.asiam.ie
Hidden Disabilities Sunflower	Voluntary indication that a person may need additional time, understanding or assistance	hdsunflower.com