

Cara Credit Union Accessibility Statement

Our Commitment

Cara Credit Union is committed to ensuring that our products and services are accessible to all members, including members with disabilities.

We recognise that accessibility is an essential part of providing inclusive financial services and are committed to removing barriers that may prevent members from accessing, understanding or using our services independently.

As a regulated financial services provider, Cara Credit Union supports the objectives of:

- The European Accessibility Act (Directive (EU) 2019/882).
- The European Union (Accessibility Requirements of Products and Services) Regulations 2023.
- The Central Bank of Ireland's consumer protection framework.

We are committed to continuously improving the accessibility of our services and communications to ensure all members can engage with the credit union on an equal basis.

Website and Mobile App Accessibility

Cara Credit Union is committed to ensuring that our website and mobile app are accessible and easy to use for all members. We strive to provide an inclusive digital experience and are guided by the Web Content Accessibility Guidelines (WCAG) 2.2 Level AA, which set out best practices for making online services accessible to people with disabilities. The following are some of the accessibility features we have implemented, or are actively working towards, to support these standards:

- Navigate the website using a keyboard only.
- Zoom content without losing information or functionality.
- Access content using screen-reading software.
- Access services across desktop, tablet and mobile devices.
- Provide clear headings, links, labels
- Understand information presented in clear and simple language.
- Ensuring strong colour contrast (light writing on dark background or vice versa)
- Use website functionality without relying solely on colour, sound or visual cues.

Documents and Communications

We are committed to providing information in formats that are accessible and understandable.

This includes reviewing:

- Loan documentation.
- Member forms.
- Terms and conditions.
- Product information.
- Website content.
- Member communications.

Members who require information in an alternative format or need assistance completing a form are encouraged to contact us and we will make reasonable efforts to meet their requirements within a reasonable timeframe. You can contact Cara Credit Union on 066 712 2373, email info@caracreditunion.ie or visit a Branch.

Branch Accessibility

At Cara Credit Union, we are committed to providing accessible and inclusive in-branch services for all members. All of our branches are wheelchair accessible and offer step-free access to transactional counters. Lowered service counters are available at our Tralee, Castleisland, and Killorglin branches to support members with accessibility needs. A hearing loop is also available in our Tralee branch to assist members who are deaf or hard of hearing.

Several of our branches also provide private meeting spaces, offering a comfortable and confidential environment for member consultations. Large-print versions of key documents and information are available on request.

Members who require additional assistance are encouraged to speak with a member of staff, who will be happy to help. We continually review our services, facilities, and member supports to identify opportunities to further improve accessibility and ensure that all members can access our services with ease, dignity, and independence.

We regularly test and review the accessibility of our services (and engage external support and guidance where appropriate).

We will update this statement as our product and service offering changes and / or as improvements are implemented.

If you experience any difficulty accessing information, using our website, online banking services, mobile application, or visiting one of our branches, please contact us.

Your Right to Complain

A complaint can be received verbally, by phone, by email or in writing.

Written complaints can be sent to the Complaints Officer, Cara Credit Union Ltd. 45-47 Ashe St. Tralee, Co. Kerry or by **email** at **complaints@caracreditunion.ie**. Verbal complaints may be made by phone on 066 712 2373 or in person to any Cara CU Complaints Officer.

If you are not satisfied with our response to an accessibility complaint, you may contact the Central Bank of Ireland as the designated compliance authority for consumer banking services under S.I. No. 636/2023.

Contact Details

- Visit a Branch-
 - Tralee:** 45-47 Ashe Street, Tralee, Co Kerry, V92 XY06
 - Castleisland:** 67 Main Street, Castleisland, Co. Kerry, V92 F981
 - Killorglin:** Mill Road, Killorglin, Co. Kerry, V93 TP65.
 - Ballyduff:** Main Street, Ballyduff, Co. Kerry, V92 WN72
 - Causeway:** Causeway, Co. Kerry, V92 P220
 - Corca Dhuibhne:** Corca Dhuibhne, Main Street, Dingle V92 D456
- Call our Members Service Centre on 066 712 2373
- Email: info@caracreditunion.ie
- Write to us: Cara Credit Union Ltd. 45-47 Ashe St. Tralee, Co. Kerry

We will make reasonable efforts to provide information in alternative formats and address accessibility concerns where possible.

Cara Credit Union is committed to providing financial services that are accessible, inclusive and available to all members of our community.

This statement was last reviewed and update on 23 October 2026