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## FUIB completes major milestone in inclusive banking strategy



As part of the long-term human capital strategy of SCM, our bank [FUIB](#) has reached a significant milestone in its journey toward total inclusivity. Since 2019, the bank has invested a total of UAH 100 million (\$2.4 million) to ensure that its

services, spaces, and culture are accessible to everyone, regardless of their physical abilities.

The transformation of FUIB began with a focus on physical accessibility. Between 2019 and 2023, over UAH 62 million (\$1.5 million) was invested in structural modifications, such as the installation of ramps, lifts, and braille signage. By 2024, the scope of the project widened to include digital auditing of mobile applications and the cultivation of an inclusive corporate culture through specialised staff training.

In 2025, SCM accelerated these efforts by doubling the annual investment in inclusivity to UAH 24.5 million (\$596,000). These funds were used to procure modern equipment and finalise internal renovations that cater to diverse needs. Currently, 205 branches across Ukraine are equipped with accessible entrance groups. In 97 of these locations, the internal space has been fully adapted with lowered service counters, handrails, crutch holders, and accessible toilets where technically possible.

Beyond physical infrastructure, FUIB is leading the way in informational accessibility. The bank now provides:

- Professional sign language interpreters via video link in all standard branches for customers with hearing or speech impairments.
- Voice-guided ATM services at 158 locations to assist customers with visual impairments.
- Fully adapted digital channels, including the website and mobile banking apps, following comprehensive accessibility audits.

The importance of this work is heightened by the ongoing war started by Russia, which has increased the demand for barrier-free infrastructure across Ukraine. SCM companies are committed to ensuring that the reconstruction of the national economy is inclusive by design.

As **Serhiy Chernenko, Chairman of the Board of FUIB**, noted, inclusivity is a key task of the bank's sustainable development strategy. The goal is to create a safe and convenient environment where every person feels heard and possesses equal opportunities. By the end of 2025, FUIB successfully met its target of ensuring 50% of its branches in every Ukrainian region are physically and informationally barrier-free. FUIB continues to evolve its culture through regular webinars and training, ensuring that the team remains equipped to serve all members of society with dignity.