

Scotiabank Accessibility Plan 2023 - 2026

Statement of Commitment

Scotiabank is committed to providing the best possible service to our customers, including people with disabilities. Scotiabank is also committed to providing an inclusive workplace for our employees. To us that means ensuring that customers and employees with disabilities are respected for who they are, that employees can reach their full potential, and that customers can access Scotiabank's services in a manner that respects dignity and independence.

Scotiabank is committed to meeting the objectives and requirements outlined in the *Accessibility for Ontarians with Disabilities Act* (the "AODA"), and to meeting the accessibility needs of persons with disabilities in a timely manner, through the implementation of the requirements of the AODA and its applicable regulations. Scotiabank believes in integration and equitable opportunity through a diverse and inclusive environment, and is committed to identifying, preventing and removing barriers to accessibility and meeting accessibility requirements.

This Accessibility Plan outlines the steps Scotiabank is taking to identify, prevent and remove barriers to accessibility and to improve opportunities for people with disabilities.

What we plan to do:

This section of the Accessibility Plan outlines Scotiabank's commitment to achieving accessibility standards in the next three years. Those initiatives include:

For our customers:

- Audit five branches to determine current levels of accessibility. (2024)
- Expand existing digital accessibility testing tools and processes. (2026)
- Add resources in the Scotiabank Help Centre to include information on how to use accessibility features available in our digital banking platforms (2025)
- Create training and learning materials for marketing employees to increase accessibility of marketing materials – print and digital. (2023)
Launch a new process for customers to request and access American Sign Language (ASL), Langue des signes Québécoise (LSQ), Communication Access Real-Time Translation (CART), and other services. (2024)
- Create a web content accessibility program that enables and empowers employees to create accessible documents and web content.
- Establish a governance model for websites and web content on public sites.

- Establish enterprise digital accessibility metrics to measure maturity and performance.
- Conduct a current state study to find out how to integrate accessibility requirements into existing end-to-end procurement process.
- Update the mandatory e-learning (Rethinking Accessibility) to align with policy and process updates and offer to employees globally.

For our employees:

- Increase the representation of People with Disabilities (PWD) by 20 per cent. (2025)
- Advance the [People with Disabilities Employment Equity Plan](#) to remove barriers related to attraction, retention, and development of employees with disabilities. (2025)
- Implement an Accessibility Operating Model with a focused approach to delivering services, developing talent, and building an inclusive and accessible environment for employees with disabilities. It integrates accessibility into the Bank's employment practices. (2026)
- Conduct hiring programs with community partners to increase representation of persons with disabilities. Two initiatives are currently in progress focused on hiring of people with vision loss and cognitive disabilities. (2024)

These dates are estimates and actual completion dates may vary.

What we are doing to meet existing accessibility standards and identify and remove accessibility barriers:

Over the last few years, Scotiabank has significantly invested in developing accessibility capabilities. In this plan, we build on our strengths, reflect on our progress, and respond to feedback from our customers and employees.

We believe that having a shared vision and a strategic approach to accessibility across the organization will lead to better results for our customers and our employees. The Accessibility Centre of Excellence, established in 2020, supports this purpose:

“We embrace, embody, and champion the need for accessible and inclusive practices that treat our customers and our colleagues with the respect and dignity they deserve. We achieve this by fostering a culture of inclusion through informed strategy, scalable processes, and distributed accountability that puts people with disabilities at the centre: “nothing about us without us.”

Employee Experience

Scotiabank is committed to being an employer of choice by driving a proactive, sustainable culture of diversity, equity, inclusion, and belonging.

This means making sure that employees with disabilities are respected for who they are, that employees can reach their full potential, and that employees with disabilities can access Scotiabank’s services in a manner that respects dignity and independence. We do this through strategic initiatives that look to remove barriers and increase inclusion and equitable representation of employees with disabilities at all levels and areas of the organization.

The Bank is beginning a new chapter in our [Diversity, Equity, and Inclusion](#) journey. The multi-year enterprise-wide strategy maps goals and initiatives for advancing diversity, equity and inclusion. We aim to increase the diversity of our employee population by 2025, with a focus on Black people, Indigenous Peoples, LGBT+ people, People of Colour, People with Disabilities, and women. The strategy includes increasing the representation of People with Disabilities by 20 percent (2025).

In addition, Scotiabank has:

- Developed the Persons with Disabilities Career Site which outlines some of the ways that we promote an inclusive environment for all by fostering respect, support and opportunities for every future including:
 - DiversAbility Employee Resource Group
 - How to request accommodations for an interview or a job-skills assessment

- Scotiabank's Accommodation in the Workplace Policy and processes
- Assess Your Career, disabilities and talent community
- Workplace Accommodation is partnered with the Talent Acquisition team to update the Bank's recruitment protocols related to accommodations. Recruiters now follow a new workflow with accommodation reference documents. Members of the Talent Acquisition team receive quarterly training to make the candidate's accommodation experience better.

To support the recruitment of people with disabilities, the Bank is partnered with community organizations, including:

- Ready, Willing & Able
- Canadian National Institute for the Blind
- Canadian Hearing Society
- George Brown Scotiabank Scholarship
- The bank launched training to help managers talk about mental health and support the mental well-being of their direct reports. By reducing the stigma around common mental health concerns like depression and anxiety, staff are given practical tools to provide the support needed to focus on employees' well-being. The bank increased mental health benefits from \$3,000 to \$10,000 per person per year. This is a market-leading benefit to support the mental health of employees and their families.

Training

Scotiabank aims to increase employee knowledge, skills, and understanding of accessibility through training that offers timely and continuous learning in many formats. Our approach promotes an inclusive culture and equips Scotiabank employees to take accountability to make sure that their work is inclusive and accessible.

- We continue to deliver a mandatory e-learning course called Rethinking Accessibility that provides employees with a better understanding of accessibility. We consulted Disability: IN, a non-profit organization focused on disability inclusion, in developing the course. It introduces key behaviours to help foster a more inclusive culture. In 2022, more than 45,000 employees took the course.
- We are working to reduce the stigma around mental health concerns such as depression and anxiety. Our people managers were trained to have those important mental health discussions and support the well-being of their direct

reports. They have been given practical tools to accommodate mental health disabilities.

- All new Scotia Digital employees complete Digital Accessibility Onboarding, raising awareness of accessibility and the inclusive culture Scotiabank is building. Additionally, we offer programs and resources to build digital accessibility skills and capacity:
 - A11yBoost, a comprehensive roles-based program designed to grow accessibility knowledge and skillsets:
 - It allows employees to collaborate and contribute to our accessibility culture.
 - It offers nine virtual instructor-led training sessions for digital product managers, business analysts, designers, content writers, software developers, and Quality Assurance testers.
- Received a gold Brandon Hall Group award for the A11yBoost learning program in the best advance in competencies and skill development category.
- The Digital Accessibility Ambassador Program is a train-the-trainer program designed to scale digital accessibility knowledge across the bank and grow accessibility craftsmanship among our staff.
- The Digital Accessibility Portal, offered in English and Spanish, contains information on digital accessibility standards, best practices, tools and learning to support the design, product, and engineering communities with integrating accessibility into their work.

Customer Experience

Scotiabank is committed to providing accessible customer service to people with disabilities. This means that we will provide goods and services to people with disabilities with the same high quality and timeliness as others.

Consistent with Scotiabank's commitment to providing accessible customer service, Scotiabank:

- Updated the Scotiabank Global Human Rights Statement to include our commitment to people with disabilities.
- Updated the design and content on www.scotiabank.com in the accessibility section to make it easier for customers to find information about services, accessibility features, and contacting the bank.
- Improved the customer experience for customers who Deaf, deafened, or hard of hearing. Branch and contact centre staff received new training, and updated resources.
- In collaboration with the Canadian Administrator of Video Relay Services (CAV), Scotiabank has launched a dedicated phone line aimed at providing assistance

to customers with hearing and/or speech impairments, who rely on Video Relay Service (VRS) for their remote banking needs.

- Hired marketing designer with a focus on accessibility to ensure accessibility is incorporated into marketing assets.
- Scotiabank's ABMs are physically accessible and include audio navigation for customers with vision loss.

Information & Communications

At Scotiabank we believe that everyone should receive efficient, accessible and equal access to barrier-free information. We strive to ensure that Scotiabank information and communications are accessible by all.

Accessible Websites

Scotiabank is dedicated to making our websites accessible for customer – regardless of ability, context or situation. We believe online banking can and should be barrier-free and that good design should reflect the diversity of the people who interact with it. Consistent with this commitment, Scotiabank has taken the following steps:

- Continued conformance with the Web Content Accessibility Guidelines (WCAG) for public facing websites, applications and digital content;
- Scotia Digital established a Digital Accessibility team with a focus of enabling and empowering teams to take accountability for accessibility within their business lines;
- Continue to deliver roles-based digital accessibility training to employees who are involved with the design and development of websites, applications and digital content. To date, A11yBoost has been delivered to over 2,400 employees in 5 countries.
- The global design system, Canvas, used in the design and development of our digital banking experiences meets Web Content Accessibility Guidelines (WCAG); and,
- The Design Research groups at Scotia Digital set goals to ensure that customers with disabilities are represented in user research.
- The Global Wealth accessibility program was established to ensure focused and customized efforts are made towards achieving digital accessibility goals across the Global Wealth business lines. The program has three workstreams – one for websites, the second for web content (PDFs, media files etc.) and the third to support ongoing sustainment of accessibility in digital customer experiences. Through the program 25+ web properties across 8+ business units are being updated to ensure conformance with WCAG for both websites and web content.

Accessible Spaces

Scotiabank is committed to providing accessible spaces for customers and employees. This is achieved by complying with applicable legislation and building codes across Canada. Not only do physical spaces help us build barrier free spaces, but they help us build spaces that are inclusive.

Scotiabank also ensures it complies with applicable accessibility laws and regulations when building or making major changes to public spaces. Further in the event of a service disruption, we will notify the public of the service disruption and alternatives available.

Automated Banking Machines

Scotiabank takes accessibility into account for people with disabilities when we are designing, building or planning for self-service kiosks, including ABMs. We provide these features so that our customers can use our services and make choices while ensuring independence and autonomy. Consistent with this commitment, Scotiabank:

- Co-designed the audio navigation on our ABM's with customers who are blind
- Ensured that the ABM's meet the CSA Standard (B651) for accessible ABM's including Scotia Digital employee involvement with Canadian Standards Association Committee for updating Automated Banking Machine accessibility standards

Review Process:

Over the next few years, we will continue to meet legislative and regulatory requirements, including making updates to this and other accessibility plans as necessary and submitting compliance reports to the appropriate regulators.

Feedback Process

Scotiabank welcomes feedback from our customers, Scotiabank employees, and members of the public on the Scotiabank Accessibility Plan, our products and services, or accessibility barriers you experience when dealing with Scotiabank.

- You may provide your feedback to Scotiabank by mail, telephone, telephone relay, email, web form, survey, social media, our formal complaints process, online chat or at your local Scotiabank branch.
- Feedback can be provided anonymously through mail, telephone, web form, chat, in-branch, social media or by email. If you wish to provide your feedback anonymously through mail or a digital channel, please do not include personal identifying information. If you wish to provide feedback anonymously through

branch or telephone, please let the Scotiabank staff member know.

- We will acknowledge accessibility feedback that we receive except for feedback provided anonymously.
- All accessibility feedback will be kept for a period of seven years from the day it is received.
- Scotiabank employees are welcome to use any of the feedback processes to share accessibility feedback with the Bank.

Feedback can be provided by sending an email, calling us, or by visiting a Scotiabank Branch.

Email: clientaccessibility@scotiabank.com

Call:

1 (800) 4SCOTIA (1-800-472-6842)

1 (866) 267 4726 (Relay services for Deaf, deafened, and hard of hearing customers)

(416) 701-7200 (Greater Toronto Area/outside Canada and the U.S., please call collect)

You can visit our website for additional information on [Scotiabank's Feedback Processes](#).

For more information:

For more information on this accessibility plan, please contact clientaccessibility@scotiabank.com

Accessible formats of this document will be made available upon request.