

Scotiabank Accessible Canada Act

Progress Report
2024

General

Scotiabank is here for every future. We strive to be the bank and employer of choice. One of the ways that we do this is by continually improving the accessibility of our products, services and facilities for our clients and employees with disabilities.

In our first [Accessible Canada Act Accessibility Plan](#), we outlined the actions that we will take to identify, prevent, and remove barriers for persons with disabilities. After one year, we're happy to share our progress.

This Progress Report highlights accessibility improvements we made in 2023 and how your feedback is helping to guide our efforts and priorities.

Contact information

Scotiabank's Director, Enterprise Accessibility is responsible for receiving feedback from the public and Scotiabank employees on the Accessibility Plan or any issue related to accessibility.

Mailing address

Scotiabank Head Office
Attn: Accessibility Feedback
44 King St. West
Toronto, ON
M5H 1H1

Telephone number

Contact us 24 hours a day, 7 days a week with our toll-free number. Video relay service calls are always accepted.

1-800-645-0288 – Designated accessibility feedback telephone number

1-800-472-6842 or 1-800-4SCOTIA

Email address

Email your accessibility feedback, request alternate formats, and ask accessibility questions.

clientaccessibility@scotiabank.com

Accessibility feedback

Scotiabank welcomes feedback on accessibility barriers and our Accessibility Plan. Read about [Scotiabank's Feedback Processes](#).

Alternate formats

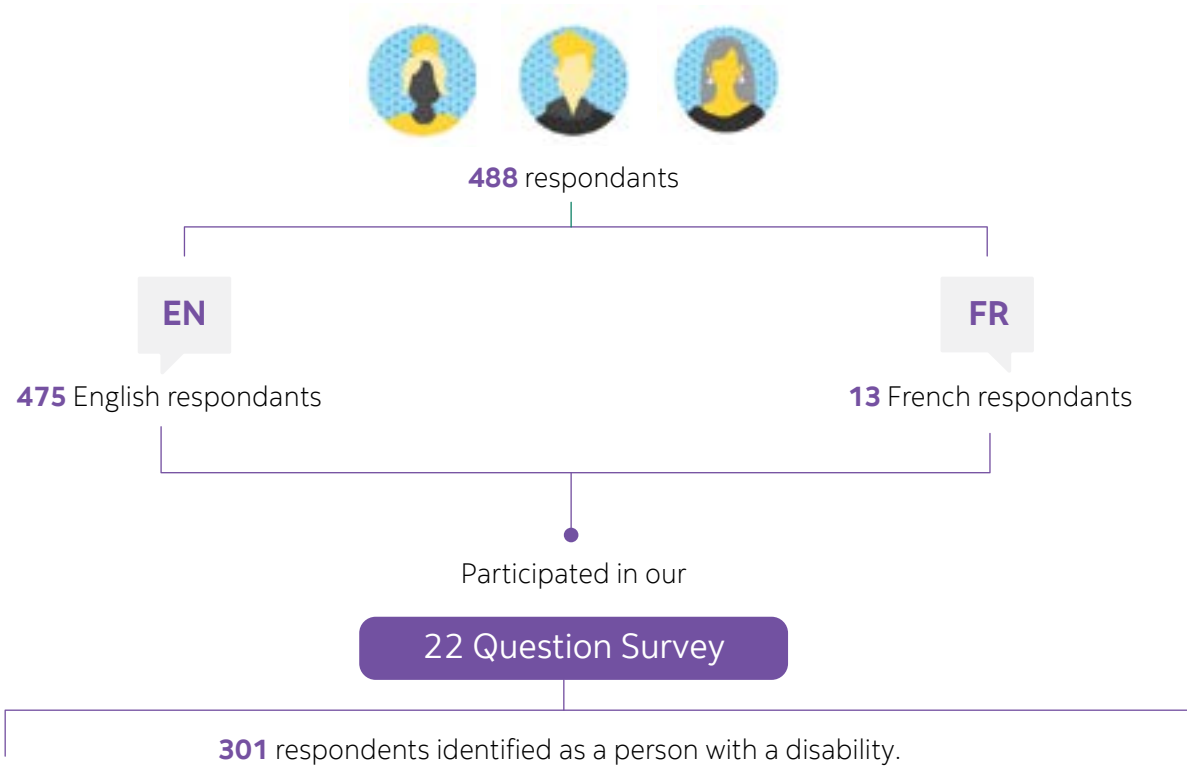
This Progress Report works with tools designed to help people with disabilities. You can find a [large-print version of the Progress Report](#) on our website. Please ask us if you need print, braille, or an audio recording of the accessibility plan.

To ask for these formats of the Progress Report, send your request by mail, call us at 1-800-645-0288, or email us at clientaccessibility@scotiabank.com.



A snapshot of Scotiabank's consultations

We created a survey for the **Accessible Canada Act Progress Report**. It was open for approximately 4 weeks between January and February 2024. We asked Scotiabank's clients, employees, and people with disabilities to take this survey.



Respondants specified having:



45%
cognitive disability.



22%
pain-related disability.



18%
mobility disability.



15%
disability not listed.



10%
vision disability.



10%
hearing disability.



6%
flexibility disability.



5%
preferred not to specify.



4%
dexterity disability.



When we asked people (clients, employees, or job applicants) how Scotiabank is doing in tackling barriers related to the Accessible Canada Act, and how much change they've seen:

- More than half of people think we're making progress in dealing with **employment**-related barriers. Out of the 488 people, 52% think we've made good steps forward, with 44% (of the 52%) rating the progress as large.
- Not everyone agrees. About 9% don't think we've made progress towards barriers related to **employment**.
- Some people, (17%) aren't sure if we've gotten better at sharing information in a way everyone can understand. They neither agree nor disagree that we've made progress towards addressing barriers related to **communication**.

Here's what respondents say we can work on, and how we are taking action:

- The ways the bank is [taking action](#) towards making our spaces and buildings more accessible.
- Our improved [alternate formats](#) system that makes it easier for clients to ask for documents in braille, large print, accessible PDF, and audio formats.
- Mental health benefits and coverage available to employees and when we update these benefits and coverage.
- Non-visible disabilities and how we can provide specialized supports for clients and employees with cognitive disabilities through training, awareness, and professional development. In consultations for our 2023-2026 Accessibility Plan, a common theme that emerged was designing for cognitive disabilities.
 - In our consultations for the Progress Report, employees are saying the same things: we need to consider the needs of employees with non-visible and cognitive disabilities.
- Our policies that encourage flexible working arrangements, empower employees to raise accessibility concerns, and promote scent-free environments, such as the Flexible Work Policy, the Raise a Concern Policy, and the Scent Safe Program.

We also need to keep:

- [Integrating accessibility into software development](#) from start to finish, for both clients and the [employee experience](#), and communicate more about these changes.
- Reviewing and improving our policies and processes, including those that make our workplace better and enhancing professional development opportunities for employees and people with disabilities.

Employee consultations

We also sent our Accessible Canada Act Progress Report survey to employees who completed the Scotiabank Global Diversity survey and self-identified as a person with a disability (and opted to be contacted), shared the survey with our DiversAbility employee resource group, and posted the survey on Viva Engage in our Mental Health and Wellbeing and Digital Wellbeing groups internally.

Global Diversity Survey

Scotiabank's Global Diversity Survey allows members of equity-deserving groups to self-identify on a voluntary basis. As part of the survey, employees may consent to be contacted to participate in Diversity, Equity and Inclusion (DEI) initiatives.

Employee Accessibility Operating Model

In 2023, we also consulted with our employees to help create our Employee Accessibility Operating Model, which addresses inclusion and accessibility for employees with disabilities throughout the employment lifecycle.

We used what they told us to create a plan and a detailed guide for the Accessibility Operating Model. This plan helps us make sure that employees with disabilities are included and can access everything they need throughout their time working with us.

Employment Equity Committee

The Employment Equity Committee's purpose is to provide advice and guidance to Global Human Resources to effectively implement, monitor and evaluate, Scotiabank's Employment Equity Plans for members of employment equity-deserving groups using measurable indicators of success. Members span from Canadian-based business lines, job levels and equity-deserving groups to ensure effective collaboration, representation, and oversight of meaningful practices, policies, and systems for each equity group.

Employee Systems Review

In 2024, we plan to conduct employee focus groups as part of the Employment Systems Review. Employees with disabilities have been invited to share their lived experience relating to equity, inclusion and accessibility.

How consultations will be used

Progress Report consultations will be used to help identify, prevent and remove barriers experienced by people with disabilities and improve their experiences. We'll share the findings from these consultations with relevant business partners across Scotiabank to advocate for and address the needs of our clients and employees with disabilities.

People with Disabilities Employment Equity Plans

Employee consultations continue to be conducted to advance the People with Disabilities Employment Equity Plans (EEP). The People with Disabilities Employment Equity Plan houses initiatives, programs, and strategies that advance inclusion, accessibility, and equitable representation for Employees with Disabilities, across business and functional lines in Canada. The commitments, programs, and initiatives are an aspect of the enterprise DEI strategy. It will be through lived-experience interviews during the 2023-2024 Employment Systems Review that the 2025-2027 People with Disabilities Employment Equity Plans will be developed and provide future guidance to close gaps to inclusion, accessibility, and employment opportunities in Canada. This enables the voices of those with lived experience to be built into the EEP and to be a part of ongoing reviews of programs, initiatives and policies.

Feedback

How we get your feedback

At Scotiabank, both our clients and members of the public have several options to share their feedback on accessibility with us. You can find several ways and means to give feedback on our [Accessibility at Scotiabank](#) webpage.

The Accessibility Centre of Excellence is responsible for gathering and analyzing accessibility feedback from many sources across the bank who manage these feedback mechanisms. As part of our analysis, we look for themes and trends to not only uncover barriers, but to gauge if we are making progress on preventing and removing barriers.

Having dedicated accessibility feedback mechanisms where clients, employees, and members of the public with disabilities can submit feedback is important. But we've also taken it one step further. We want to meet clients where they are and make it easy for them to communicate with the bank, so we:

- Partnered with other teams in the bank who collect client feedback, including feedback that is not accessibility related; and
- Use keyword searches and text analytics to search through complaints data and client surveys to uncover disability and accessibility-related information.

This helps us to understand the needs of our clients with disabilities. Then, we can identify and remove barriers and improve the overall client banking experience.



In preparation for our Progress Report, we analyzed 803 accessibility feedback submissions received between February 1, 2023 to January 31, 2024.

What our feedback says

Based on the accessibility feedback we received and analyzed:



1% *
employment.



17%
built environment.



10%
information and
communication
technologies.



11%
communication.



11%
design and delivery
of programs and
services.

*Our analysis, which found that 1% of feedback were related to employment, differs from what our [Accessible Canada Act Progress Report survey](#) findings say. One of the many possible reasons could be because employees aren't using the feedback mechanisms open to the public. This year, we'll address this. The Diversity, Equity and Inclusion team, with the help of other Global Human Resource teams, are developing and launching a dedicated employee accessibility feedback channel to encourage more employees, with a focus on employees with disabilities, to give feedback.

We received no feedback related to procurement.

Taking a closer look at the priority areas, these are the top three themes and barriers that emerged from feedback channels across all the Accessible Canada Act priority areas.

Clients with disabilities shared with us that they would like to see us:

- Provide **accessible service and accommodations** and make our services better by:
 - Offering personalized services that enable clients to bank in a way that works best for them.
 - Prioritizing service, providing additional seating, and reducing long wait times so clients with mobility disabilities don't have to stand in line for too long.
- Make our **banking processes and rules** better for everyone by:
 - Building in transparency into our interview and hiring processes and continuing to advocate for more representation of people with disabilities within the bank.
 - Considering and accommodating the range of banking preferences for clients with disabilities, including meeting client requests for alternate formats and reduced fees for Registered Disability Support Plan accounts.
- Prioritize **accessible branches and physical spaces** to improve their in-person banking experience by:
 - Making sure all the accessibility features of our facilities and physical spaces work.
 - Having available and visible accessibility parking spaces located close to branch entrances.
 - Making sure the low counter teller with a seat is available for clients who use wheelchairs, canes, walkers, or for clients who have other mobility disabilities.

Employee feedback options

Employees can share their thoughts on making Scotiabank more accessible. They can use the channels we already have, like the Global Diversity and ScotiaPulse surveys. In 2023, we focused on making sure everyone feels included and started working a new way for employees to give feedback. This new system will make it easier for employees to talk about accessibility, whether they have a disability or not. We'll use this feedback to see how well we're doing with accessibility at the bank and help make our workplace better for everyone. This will help us improve our plan

for making sure employees with disabilities have what they need to succeed. The Employee Accessibility Feedback Mechanism is expected to launch in May 2024.

How feedback has been taken into consideration

Like our consultation findings, we will continue to share existing and ongoing feedback we receive with various partners across Scotiabank. By sharing this feedback with our partners, we continue to find opportunities to make improvements in our policies, processes, and services, and develop solutions to be actioned. It also allows us to advocate for and address the needs of our clients and employees with disabilities.

Progress Updates

Through the Accessible Canada Act, our goal is to become a barrier free bank by 2040. In this section, we provide details on the progress made towards removing and preventing barriers in the priority areas outline in the Accessible Canada Act. We identified 33 commitments in our [accessibility plan](#) against these priority areas.

Priority area 1: Employment



Scotiabank strives to be the employer of choice for the diverse communities we serve. Our goal is to create a long-lasting culture of equity, inclusion, accessibility and belonging. We aim to make all our systems, practices, and processes equitable.


Our global DEI strategy builds on [Scotiabank's Inclusion Commitments](#). We are committed to creating an inclusive and diverse workforce. To us, this means people feel they belong, can be their authentic selves, and thrive at work.

To better serve our clients and communities, we win as one team.

Progress on Commitments

Number	Commitment	Timeline	Status
1	Representation Increase representation of People with Disabilities by 20%	2025	In Progress
2	Employment Equity Plan Advance the People with Disabilities Employment Equity Plan to remove barriers related to attraction, retention, and development of Employees with Disabilities.	2022-2025	In Progress
3	Employee Accessibility Operating Model Scotiabank is implementing 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.	2022-2026	In Progress



Number	Commitment	Timeline	Status
4	Focused hiring programs Running targeted 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.	2022- 2024	In Progress 

* These dates are estimates and actual completion dates may vary.

Commitment 1: Representation

In 2020,

- Scotiabank made the commitment to increase workplace representation of people with disabilities. We are making good progress towards this goal. Now, we intend to continue hiring and supporting employees through all job levels.
- Scotiabank Canada’s goal is to increase the number of people with disabilities working for us by 20% by the end of 2025.

Although we have increased the number of employees with disabilities overall, we are continuing to drive equitable and inclusive hiring practices.

Commitment 2: Employment Equity Plan

The **People with Disabilities Employment Equity Plan (EEP)** was published and made available in 2022, since then the People with Disabilities EEP has been evolving to further reflect the work that business lines, and their inclusion councils, are undertaking to address barriers to inclusion and accessibility for Employees with Disabilities.

In 2023, some of the key priorities for the People with Disabilities EEP were (but are not limited to):

- Addressing the needs of the Accessible Canada Act.
- Implementing the Accessibility Operating Model.
- Delivering accessible documents through the HR Knowledge Management systems.
- Ensuring equitable and inclusive learning resources and platforms are available.
- Including Business and Functional Line roles and responsibilities for delivering inclusion and accessibility into the EEP; and
- Championing the:
 - Accessibility audit for Real Estate and Design,
 - Hiring initiatives through the Talent Acquisition team,
 - Project Management Office’s accessibility checkpoint documents, and
 - Launch of the Accommodation Portal by the Workplace Accommodation team.

Governance and oversight are provided by the **Employee Accessibility Executive Council (EAEC)**. The EAEC receives bi-monthly progress updates on initiatives within the Employment Equity Plan. The EAEC is a group of cross-functional senior leaders with a global mandate of sponsoring and enabling employee accessibility initiatives across the bank. They ensure the bank is prioritizing accessible, equitable, and inclusive career lifecycles for employees with disabilities in a targeted way.

Commitment 3: Employee Accessibility Operating Model

Global Human Resources, through the stewardship of the Workplace Accommodation and Diversity, Equity &



Inclusion teams, has developed and implemented the **Accessibility Operating Model (AOM)**.

Feedback from our employees shows that Scotiabank must remove some barriers to provide an equitable and inclusive experience for employees with disabilities and those accessing accommodations. In response, Global Human Resources created the AOM to address unique operational needs. The operating model includes efforts that go beyond compliance and towards a best-in-class employee experience of belonging and inclusion.

The Accessibility Operating Model lays out how we'll enhance existing systems and the steps we will continue to take towards sustainable long-term impact. By addressing our operational needs through the AOM, we hope to set up the foundation of how key stakeholders can work together to deliver projects and programs that provide a best-in-class experience for employees with disabilities.

Improvements and objectives outlined in the AOM will continue to progress gradually until the end of 2025. We'll track our success using the following:

- Key performance indicators within the People with Disabilities EEP.
- Annual ScotiaPulse results from employees with disabilities.
- Global Diversity Survey results.

These efforts are aligned with the bank's representation goals for 2025.

The following elements of the Accessibility Operating Model will be addressed through to the end of 2025:

- Defining and amplifying **"accessibility by design"**
- Creating process **optimization** for a more seamless experience for employees with disabilities
- Evolving and enhancing the **redeployment** experience for employees coming back from leave
- Sharing **employee insights**, and the actions the bank is taking to gather and address feedback
- Being intentional about **including and consulting** of the people with disabilities in creating programs, policies, and initiatives
- Resourcing and training opportunities, called **capability building**, that look at neurodiversity, allyship, and accessibility across employee platforms and learning hubs

Commitment 4: Focused Hiring Programs

In 2023, Scotiabank focused on hiring people with disabilities in full-time roles across job levels and business units. We expanded our internship and student hiring programs.

To expand student hiring, we created relationships with student centres, clubs, and groups across Canada. In 2023, Scotiabank hosted or attended 164 diversity events (related to various equity-deserving groups and their intersectional identities), and five events specifically for students who identify as people with disabilities.

- Scotiabank holds three key relationships with universities:
 - Western University's **Hire Ability**
 - York University's **People with Disabilities Recruitment Events**
 - Smith University's **EDI3 Program**

As a result, the bank hired 6% students with disabilities for co-op and internship positions in 2023.

- For non-student hires, Scotiabank focused on developing community-driven strategies for providing accommodations during the application process and throughout the employment period.

To improve candidate attraction and retention, we've done the following:

- Used **Plum** (a candidate assessment tool) to provide a better can-



- didate experience, including alternatives for persons with disabilities.
- Partnered with the **Workplace Accommodations team** to review how to identify, coordinate, implement and support effective accommodations in the workplace.

Scotiabank organized 3 workshops with community partners to support hiring of people with disabilities across job levels. First, we initiated conversations with hiring managers to ensure job postings used inclusive language. Then, we connected with our community partners to post our roles to make sure a diverse list of candidates was shared with hiring managers. As a result, the bank created a pilot programs focused on hiring people with low vision or who are blind.

Moving forward, we’re continuing our hiring partnerships with the **Canadian National Institute for the Blind (CNIB)** through their Come to Work events and the **Connecting the Dots** virtual networking and in-person hiring events.

Thanks to these partnerships, Scotiabank has seen great results.

- **More applications:** Applications from people with disabilities increased by 29%.
- **New hires:** In 2023, the bank hired 458 people with disabilities.
- **Community connections:** Our business teams hosted information sessions with regional community partners about hiring people with disabilities.
- **Networking and learning:** We took part in networking events and development information sessions.

Priority area 2: Built environment



Progress on commitments

Number	Commitment	Timeline	Status
1	Understand current state Assess current state of employee workspaces and branches by: <ul style="list-style-type: none"> • Completing audits of 5 branches • Completing audits of 5 offices ** 	2023-2024	In Progress
2	Take action Develop an action plan to focus on and carry out relevant actions based on audit recommendations.	2023-2024	In Progress
3	Maintain Thereafter, continue to audit branches and workspaces, and carry out relevant actions based on findings.	2023-2026	Not Started

* These dates are estimates and actual completion dates may vary.

** We noticed an error in our Scotiabank Accessibility Plan 2023-2026, which stated that audits of 10 offices would be completed, rather than 5 offices and 5 branches. We are fixing the mistake here.

Commitment 1: Understand current state

Scotiabank’s Real Estate department has engaged the Rick Hansen Foundation to conduct Facility Accessibility Assessments at 5 branch locations and 5 office locations. The audits will include the **Rick Hansen Foundation Accessibility Certification (RHFAC)** rating, along with specific recommendations for improvement.



The Real Estate department is committed to ongoing learning about addressing accessibility barriers in the built environment. They will participate in a Lunch-and-Learn training session hosted by the Rick Hansen Foundation. Select members of the team will take the Rick Hansen Certification training in 2024.

Commitment 2: Take action

In 2023, the Global Operations team installed braille signage at 2 of the Global Operations locations. Other campuses and sites are in progress and are set to complete installing braille signs in July 2024.

In line with our standards, the Workplace Transformation and Real Estate teams added features to 10 branches in 2023 to make spaces more accessible. These features include entrance ramps, automatic door openers, clear paths of travel, and accessible parking spaces.

Other enhancements include:

Lighting

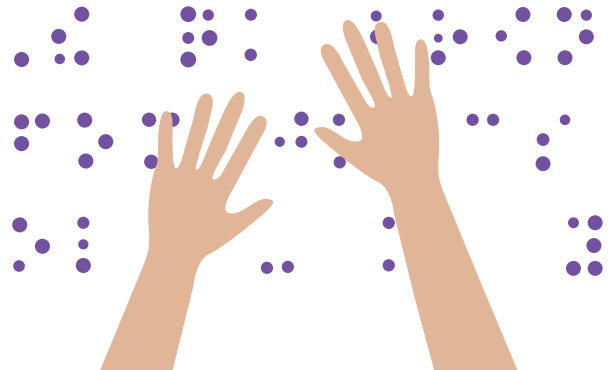
- LED lighting strip at the base of teller wickets for persons who are visually impaired.

Seating

- New benches added in teller lines to assist those who may not be able to stand for a long time or have a temporary injury.

In 2023, we updated our internal real estate accessibility standards to meet or exceed new Accessibility for Ontarians with Disability Act standards to include:

- In-office wellness spaces, such as personal care rooms, reflection rooms, and inclusive washrooms.
- New signage standards featuring braille.



Commitment 3: Maintain


Not started

Priority area 3: Information and communication technologies



At Scotiabank, we're committed to digital accessibility. Our dedicated team serves as a central resource to build and champion digital accessibility across the bank. With a renewed emphasis on digital banking as part of Scotiabank's new strategic plan, it is even more vital now than ever before.

Progress on commitments

Number	Commitment	Timeline	Status
1	<p>Setting standards</p> <p>Conduct a review of EN 301-549 (proposed Information and Communication Technologies Standard) and begin to update relevant internal standards, guidelines, and training in anticipation of release of final Information and Communication and Technologies Standard.</p>	2024	In Progress 



Number	Commitment	Timeline	Status
2	Making our software more accessible Expand existing digital accessibility testing tools and processes.	2024-2026	In Progress 
3	User Research and Consultation Increase opportunities for persons with a broad range of disabilities and intersectional identities to provide input into the design of digital banking experiences by doing research and studies to understand digital banking preferences, barriers, and needs.	2023-2026	In Progress 
4	Accessibility Help Add resources in the Scotiabank Help Centre to include information on how to use accessibility features available in our digital banking platforms.	2024-2025	In Progress 
5	Accessibility in the Employee Digital Experience Update Assistive Technology tools and training available for employees with a disability and expand the Assistive Technology Catalog with solutions to support employees with cognitive disabilities.	2023-2024	In Progress 

* These dates are estimates and actual completion dates may vary.

Commitment 1: Setting standards

In 2023, we completed the following efforts to set internal standards:

- We finished phase one of our EN-301-549 (proposed **Information and Communication Technologies Standard (ICT)**) review to understand gaps in our current standard. We're developing a plan to close them.
- We started a detailed check of our own resources, guidelines and tools to make them more useful to our partners and in line with the new technology standards (ICT standard EN 301-549) of the Accessible Canada Act.
- We wrote guidelines for social media accessibility. We're training our marketing team and content writers on these guidelines.

Commitment 2: Making our software more accessible

We made the following key efforts to expand existing digital accessibility testing tools and processes:

- We launched a test program to see how well we're doing with our accessibility processes and results, and we're tracking improvement.
- We added a new tool for our web content managers to find and fix accessibility issues before publishing content on our site.
- We have started a review of our accessibility toolkit and methodology. This will help our website development teams discover and fix potential accessibility issues earlier in their workflow.

Commitment 3: User research and consultation

The Digital Client Experience Design team includes people with disabilities in qualitative and quantitative research. This helps us understand and include their barriers, preferences, needs, and perspectives in the design of digital products and services.



In 2023, we did 24 in-depth interviews with 186 participants, where 15% of participants identified as having a disability. We conducted 8 surveys with 6,595 respondents, where 11% of respondents identified as having a disability. We provided accommodations, including American Sign Language Interpretation, when asked, so participants with disabilities could fully engage in the user research.

Commitment 4: Accessibility Help

Progress underway

Commitment 5: Accessibility in the employee digital experience

We set up a SharePoint site where managers and employees can learn about and find tools (like the assistive technologies) designed to support employees with disabilities.

We used assistive technology to support neurodiversity:

- **Read&Write** is a literacy support tool that offers help with everyday tasks such as reading text aloud, and proofreading work. It has been highly successful as it relates to cognitive disabilities and neurodiversity, so we created a training video for employees on how to use the software.

Scotiabank’s Employee Technology Help Center was updated with information about:

- what Assistive Technology is,
- the types of Assistive Technology that are available at the bank,
- how to order assistive technology.

The Assistive Technology Catalogue was added to the Workplace Accommodation portal.



Priority area 4: Communication, other than information and communication technologies





At Scotiabank, we believe it’s important everyone gets quick, easy, and fair access to information without barriers. We’re committed to making sure all Scotiabank information and communication can be used by everyone.

Progress on commitments

Number	Commitment	Timeline	Status
1	Making documents and websites accessible Create a web content accessibility program that enables and empowers employees to create accessible documents and web content.	2024-2025	In Progress
2	Inclusive and accessible marketing Create training and learning materials for marketing employees to increase the accessibility of marketing materials (print and digital).	2023	Achieved



Number	Commitment	Timeline	Status
3	Plain language In 2022, a Plain Language Council was created to update and support the development of a plain language policy and standards.	2023	Achieved 
4	Alternate formats Update processes to make it easier for customers to request and receive accessible formats of banking documents.	2024-2025	Achieved 

* These dates are estimates and actual completion dates may vary.

Commitment 1: Making documents and websites accessible

We strive to empower and enable employees to create accessible documents and content and do this in the following ways:

- Created resources to help our employees make documents that everyone can use, including people with disabilities. These resources are now part of our training for everyone who makes documents.
- Released new guides for authoring accessible Word and PowerPoint documents that make information clear, direct, easy to understand, and, most importantly, usable by a wide audience. This includes people with disabilities and those who use assistive technology.
- Worked with a digital accessibility consulting company to help us make our documents more accessible.

Commitment 2: Inclusive and accessible marketing

Our **Inclusion by Design program** aims for our marketing and advertising to include an appropriate and balanced representation of equity-deserving groups. We aim to reflect diversity in terms of ability, language, culture, gender, sexual orientation, age, and other forms. Our Chief Marketing Officer leads our Inclusion by Design Committee and helps embed the program across our marketing teams.

In 2023, we held quarterly learning sessions for our Global Marketing organization (typical attendance of about 200–300 employees). Various DE&I topics were covered, including accessibility best practices and their impact on campaign development processes. We used machine learning to conduct automated audits of marketing images and videos. The audits identified potential biases and areas where we could improve the representation of diverse groups. Leveraging the results of our audits, we identified an important opportunity to increase authentic representation of persons with disabilities in our print and digital materials. We participated in the Global Marketing Onboarding Program to help promote Inclusion by Design principles with new hires, which included education around working processes that help elevate authentic portrayal of equity-deserving groups in our communities, including persons with disabilities.

Commitment 3: Plain language

Scotiabank is committed to communicating with our clients and the public using plain language.

To support plain language and accessibility initiatives, we:

- created a Plain Language Council to support our policy and standards guided by new regulatory requirements and industry best practices.
- published the Plain Language Policy supported by internal resources, expert guides, and standards, all organized in one internal SharePoint for employee to leverage.
- developed the Scotiabank's Digital Style Guide and Content Standard which includes a section that outlines tips on creating accessible content.



In addition, the bank's Inclusion council published an Inclusive Terminology Guide to educate people on language that is inclusive and respectful and acknowledges individual identities and experiences.

Commitment 4: Alternate formats

After speaking with clients and staff, we heard that not everyone could easily use our banking documents and statements.

This year, we built a new internal system to simplify the process and trained staff on how to use it. With the new system, clients can request alternate formats of bank statements and bank communications (such as terms and conditions, product brochures, and fee change notices) in person at a branch, or over the phone. The alternate formats available include:

- Braille (grade 1 or grade 2)
- Large print (18 pt – 36 pt)
- Accessible PDF
- Audio

Priority area 5: Design and delivery of programs and services



Financial services are key to creating a better future. At Scotiabank, we're committed to breaking down obstacles, making it easier for everyone to use financial services and offering financial education, tools, and advice. Our goal is to empower our clients to make informed and responsible financial decisions.

Progress on commitments

Number	Commitment	Timeline	Status
1	Client accessibility program Review and update Scotiabank's client accessibility program. We will consult with people with disabilities and implement an improved client accessibility and accommodations policy, process, and framework.	2024-2025	In Progress
2	Communication supports Launch a new process for clients to request and access American Sign Language (ASL), langue des signes québécoise (LSQ), Communication Access Real-Time Translation (CART), and other services.	2024	In Progress
3	Serving clients with disabilities Develop and launch training to improve employee understanding of how to support clients with disabilities and implement accommodations when requested.	2024	In Progress
4	Accessibility at Scotiabank website Offer information about the accessibility features and services available at the bank.	2024	In Progress

* These dates are estimates and actual completion dates may vary.



Commitment 1: Client accessibility program

Progress underway

Commitment 2: Communication supports

In July 2023, Scotiabank teamed up with the **Canadian Administrator of Video Relay Services (CAV)** to launch a dedicated phone line. This service helps clients with hearing and/or speech impairments, who rely on Video Relay Service (VRS) for remote banking.

Scotiabank's new service lets clients using the VRS app to call a dedicated phone number with American Sign Language (ASL) or langue des signes québécoise (LSQ). Specially trained Scotiabank Customer Care Advisors answer these calls. They work with the interpreter and the client to make sure the client's experience is safe and easy to use.

Commitment 3: Serving clients with disabilities

We published the "The Accessible Customer Service Tips Guide". The guide includes tips and best practices on how to provide excellent client service responsive to the lived experience of people with disabilities.

We also let our branches and contact centres know about accessibility services, including:

- Taking calls through a third-party relay service for clients who are Deaf, deafened or hard of hearing;
- Offering documents in different formats, and
- Accepting and keeping track of feedback on accessibility

Commitment 4: Accessibility at Scotiabank website

We created the [Accessibility at Scotiabank](#), a website that aims to be a one-stop-shop for all things accessibility at the bank. The hub has information on everything from how to use our mobile banking app to perform common tasks, and how to leave feedback about Scotiabank's accessibility.

Before redesigning the [Accessibility at Scotiabank](#), we held focus group research with people with disabilities. We used their insights and suggestions on what information they need and how to make the site easier to use in our redesign.

Priority Area 6: Procurement of goods, services and facilities



Progress on commitments

Number	Commitment	Timeline	Status
1	Accessible procurement processes Conduct a current state study to find out how to integrate accessibility requirements into existing end to end procurement processes.	2024	In Progress
2	ProcureAccess partnership Participate in a cross-industry initiative, ProcureAccess, facilitated by Disability: IN, a non-profit organization focused on disability inclusion, to advance the procurement of accessible digital technology.	2024	In Progress

* These dates are estimates and actual completion dates may vary.

Commitment 1: Accessible procurement processes

We continue to find ways to integrate accessibility into our procurement processes, and here's how:

- Scotiabank's Global Procurement Services is reviewing our procurement policy, process, and training to find ways to incorporate accessibility requirements and standards into the procurement of goods and services.
- We'll continue to use the ProcureAccess [Accessible Technology Procurement Toolkit](#) to inform and develop the bank's technology procurement practices.
- We're committed to increasing opportunities to work with diverse suppliers where possible, including Indigenous Peoples, LGBTQ+ people, people of colour, people with disabilities, veterans, and women-owned businesses.

Commitment 2: ProcureAccess partnership

ProcureAccess is a business-to-business initiative facilitated by **Disability:IN**, the leading global disability inclusion non-profit. ProcureAccess brings together companies that recognize the importance of buying and selling technology that's accessible to people with disabilities.

In June 2023, Scotiabank joined other leading companies committed to prioritizing accessibility in the procurement process and signed the [Procure Access Statement](#).

Being part of ProcureAccess means we're committed to working with other companies to procure digital products and services that are accessible to and usable by all our stakeholders with disabilities. Stakeholders include employees, job applicants, clients, and the public. This work is based on global accessibility laws, regulations, and standards, including the **Web Content Accessibility Guidelines (WCAG)**, 2.1 Level AA and future WCAG updates.

Priority area 7: Transportation



Scotiabank doesn't provide public transportation and hasn't found any issues with accessibility under this priority area of the Accessible Canada Act.

Accessibility awareness and training

At Scotiabank, our employees can join **Employee Resource Groups (ERGs)**. Our ERGs have driven success around accessibility awareness, like:

- Scotiabank's **DiversAbility ERG** helps raise awareness and strengthen support for people with diverse abilities. In 2023, they hosted an event focusing on helping people managers understand and support neurodiversity.
- In October 2023, **DiversAbility and Balance**, our mental health and well-being ERG, hosted its second annual global webcast for World Mental Health Day. The event focused on the evolution of mental health in the workplace and created a space for employees to share their own experiences. To wrap up the event, mental health and well-being resources and recommendations were shared.
- On **International Day of Persons with Disabilities** in December, the DiversAbility group hosted a global webcast that explored the barriers that people with disabilities face. They talked about the challenges people with visible and non-visible disabilities face and how we can help to make our workplace more inclusive for everyone year-round.

To learn more about how Scotiabank trains employees on accessibility, including courses like the Inclusive **Terminology Guide**, and the **Inclusive Hiring** courses, see the [2023 Employment Equity Narrative Report](#).

Scotiabank is committed to improving the knowledge, skills, and understanding of its employees about accessibility. We use a learning ecosystem that provides timely and continuous learning at scale. This learning ecosystem offers virtual instructor-led training, eLearning course modules, educational videos, and a resource site.

This helps us foster a culture of inclusion by empowering Scotiabank employees to take responsibility for accessibility in their work. The accessibility learning opportunities have had a significant impact on employees at Scotiabank and have been well received overall.

Highlights

Total Users
(Jan 1, 2023 - Feb 29, 2024)

1,434

Total Number
of Sessions

51

Sessions

A11yBoost

A11yBoost is an award-winning learning program that is designed to grow employee accessibility capabilities, knowledge, and enable employees to create inclusive experiences for Scotiabank customers, employees, and shareholders. The program consists of 8 modules that focus on the application of accessibility in the development lifecycle. Since 2023, the program has expanded and now includes 4 modules that teach employees how to build accessible digital documents.



Brandon Hall Award Gold 2023



“This session covered essentials, content was targeted for authors, designers, and developers.”

– A11yBoost Participant



“I would recommend this session to all team members on our Scotiabank projects.”

– A11yBoost Participant

A11yAnswers

These 5 sessions are curated to teach Scotiabank learning teams how to create accessible learning experiences when building digital documents.



of participants felt the session was a worthwhile investment.

Project Training

Tailored accessibility sessions for project teams, catering to both newcomers and those needing a refresher, to deepen knowledge and expertise on accessibility.



1

I have better understanding of the needs of People with Disabilities after completing the training.

Proficient (Practiced & Skillful)
- 60% of participants.



Competent (Adequate knowledge)
- 40% of participants.



2

How confident are you to apply the learning to your job?

Extremely confident – 40% of participants.



Very confident - 20% of participants.



Confident – 40% of participants



Online Learning Resources

The Digital Accessibility Portal

Guidelines have been published to create accessible digital documents. The guidelines provide detailed information on how to make Microsoft Word and Microsoft PowerPoint accessible to everyone.



Scotia Academy

Scotia Academy's Learning Management System (LMS) is available to all employees and provides a clear and concise learning path that equips employees with the best practices and tools necessary to integrate accessibility seamlessly into their work.

Employees can choose from 3 learning paths:

- Creating Accessible Web Experiences
- Creating Accessible Mobile Experiences
- Accessibility Tools

Influence/ Awareness/Community Engagement

We believe in creating a better future for all. That's why we're committed to giving our teams and businesses the tools and knowledge they need to make accessible and inclusive products and experiences for our clients. To do this, our Accessibility Centre of Excellence works closely with various parts of Scotiabank, including the Global Learning and Development team. Together, they've made a Digital Learning Accessibility Portal. This portal offers guidance and best practices on how to create accessible learning experiences. This portal is a great tool for employees who want to make their learning materials accessible.

International Day of Persons with Disabilities Global Webcast

A webcast was held on International Day of Persons with Disabilities for all employees. The webcast explored barriers people with disabilities face, how we can come together to advance inclusion and belonging, and how to be effective allies year-round to people with visible and non-visible disabilities.



The webcast included:

- A keynote address from Rick Hansen, founder of the Rick Hansen Foundation.
- A panel discussion with a Scotiabank Program Manager on the Talent Acquisition team within Diversity, Equity and Inclusion, and two community partners from the Canadian National Institute for the Blind (CNIB) and March Dimes of Canada that focused on barriers to employment for people with disabilities.
- A presentation from the International Banking team to show how they're creating an accommodating and inclusive environment for clients through sign language training.
- Reminders to visit the Accessibility Portal, the Diversability ERG, and Inclusive Language Training.

Community Partnerships

In 2023, Scotiabank continued our \$1.2-million-dollar partnership with the [Canadian National Institute for the Blind \(CNIB\)](#). As part of its commitment to removing barriers to career advancement for equity-deserving groups, the partnership supports CNIB's Come to Work program, a national initiative that helps raise employment outcomes of working-age Canadians with visual impairments. The partnership helps people who are blind, partially sighted, or deafblind improve their educational and employment prospects across Canada.

We also continued to support the [Rick Hansen Foundation \(RHF\)](#) School Program. The program creates a more inclusive, engaging educational environment for youth with disabilities by giving them accessible educational resources and expanding disability awareness.

In October, we hosted our third ScotiaRISE Summit. The event fostered talking about and taking action on accessibility, helping community and workplace accommodation. They discussed how business, government and community must work better together to help strengthen economic resilience for people living with disabilities in our communities.

For International Day of Persons with Disabilities in December, we hosted a fundraiser for 4 ScotiaRISE charity partners, including [CNIB](#), [RHF](#), [Easter Seals Canada](#) and [March of Dimes Canada](#). Scotiabank matched donations, and 224 donors raised a total of \$20,819 for these organizations. The group also took part in the annual ScotiaRISE Summit as subject matter experts on the importance of accessibility.

Scotiabank also kept working with [DisabilityIN](#), a non-profit focused on disability inclusion in business. In May 2023, as part of Disability Awareness Day and National Accessibility Week, DisabilityIN held a training session for hiring managers and recruiters. The goal was to raise awareness, dispel myths, and enhance confidence when interacting with people with disabilities.