

Customer Accessibility Policy

Our commitment to Accessibility:

 We are committed to ensuring that our customers have access to basic banking services and, we will make reasonable efforts to accommodate the needs of persons with disabilities in a manner which respects the dignity of the individual. Dignity means to recognize the privacy, confidentiality and autonomy of persons with disabilities.

Support persons and service animals:

2. We welcome persons with disabilities to bring their service or guide animals on our premises. An appropriately authorized support person will also be welcome to accompany a person with a disability while conducting business, in line with existing privacy requirements. If an amount is payable by a person for admission to a Scotiabank event, or in connection with a person's presence at a Scotiabank event, we shall provide advance notice of the amount, if any, that is payable by a support person.

Should the Bank require a person with a disability to be accompanied by a support person for health or safety reasons; we will consult with the person with a disability to understand their needs; consider health or safety reasons; and determine if there is no other reasonable way to protect the health or safety of the person or others on the premises. In such situations, the Bank will waive the event fee for the support person, if one exists.

Communication and Emergency notifications:

- 3. We will endeavor to communicate with people with disabilities in ways that take into account their disability.
- 4. We will notify our customers promptly in the event of a planned or unexpected disruption to services or facilities. For planned disruptions, such notices will include information about the reason for the disruption, it's anticipated duration, and a description of alternative facilities or services, if available. Notices will be placed in a location visible upon entry to the affected premises.

Physical premises:

5. We will incorporate accessibility into the design of any new buildings or substantial renovations for both customers and employees. Existing spaces will be assessed and prioritized for reasonable remediation to render them accessible for employees and customers.

Customer Service Training:

- 6. We will ensure that accessibility training is provided to all our employees, or to other third parties on behalf of Scotiabank, whether the person does so as an employee, agent, or volunteer.
- 7. We will provide accessibility training to employees at time of hire and when there are material changes to this Policy. We will, upon request, provide information on our training policy, summarize the training content and specify when training is provided.

Feedback and complaints:

- 8. We encourage customers who wish to provide feedback on the way that we provide products and services to persons with disabilities. You may contact the bank via email at accessibility@scotiabank.com or through our other communications channels. We will, upon request, provide or arrange for accessible formats and communication supports in order to provide feedback.
- 9. We will address complaints according to our regular complaint management procedures, within the context of this policy.

Accessible Format and Communication Supports:

10. We will, upon request, provide a document in an accessible format or with communication supports at a cost that is no more than the regular cost charged to other persons.