

Scotiabank Accessible Canada Act

**Accessibility Plan
2023 - 2026**

Scotiabank Accessibility Plan 2023-2026

Scotiabank's Accessibility Plan was developed with the involvement of many stakeholders, including individuals with disabilities.

General

We are here for every future.

Scotiabank is committed to treating all people in a way that lets them maintain their dignity and independence. We believe in equitable opportunities for everyone. We are committed to meeting our obligations to identifying, preventing, and removing barriers for people with disabilities.

At Scotiabank, we strive to be the Bank and employer of choice. We do this by improving the accessibility of our products, services and facilities for our customers and employees.

Our first Accessible Canada Act Accessibility Plan outlines how Scotiabank is meeting our responsibility to identify, prevent, and remove barriers for persons with disabilities.



Contact Information

Scotiabank's Head of Accessibility reviews 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 us 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 Scotiabank's Feedback Processes.

Alternate formats

This version of the Accessibility Plan is compatible with assistive technology that is intended to assist persons with disabilities. Large print, print, braille, and audio formats of the accessibility plan are available upon request. To request alternate formats of the Accessibility Plan, submit your request by mail, call us at **1-800-645-0288** or email us at clientaccessibility@scotiabank.com

Consultations

Barrier Identification and Removal Overview

To create the 2023-2026 Accessible Canada Act Accessibility Plan, Scotiabank asked customers, employees, and the public how to become a more accessible and inclusive bank to persons with disabilities. We put together information on accessibility barriers and how to remove them by consulting and learning in the following ways:

General customer barriers studies

In 2022, Scotiabank led three unique research studies working with people with disabilities to understand their banking preferences, barriers, and needs. We also launched a Canada-wide survey with over 500 respondents, we facilitated a focus group, and we led a co-design workshop study. Each of these studies helped uncover barriers across all priority areas in the Accessible Canada Act.

Communications services study

In 2022, Scotiabank consulted with some people who are Deaf, deafened or hard of hearing to understand their communication barriers and needs in banking.

Accessible document and bank cards communications study

In 2022, Scotiabank led a co-design study with some people who identified as low vision or blind to understand communication barriers and opportunities for alternate formats and bank cards.

Information design study

In 2022, Scotiabank led a focus group study to understand website accessibility barriers on Scotiabank.com and how we can remove them.

Consultation with Alliance for the Equality of Blind Canadians

In 2022, Scotiabank consulted with the Alliance for the Equality of Blind Canadians to better understand barriers that people with low vision and blindness experience with banking.

D(if)Labs Partnership

Scotiabank started a formal partnership with D(if) Labs, a disability consulting firm, in 2021. Through the partnership, we learn about accessibility barriers through D(if) Labs' quarterly research studies and stakeholder roundtables.

Consultation with CAN-Age and Alzheimer's Society

In 2021-2022, Scotiabank consulted with CAN-age, a national seniors advocacy organization, and the Alzheimer's Society, a national health charity, to improve financial inclusion for people with dementia.

Scotiabank employee accessibility internal panel

In 2023, Scotiabank employees who identified as a person with a disability were invited to participate in an internal panel. The panel's focus is on creating and working on the Accessibility Plan and progress reports. Over 400 employees with disabilities are participants in the panel.

Scotiabank Employee Workshops

In 2022-2023, Scotiabank's accessibility team led workshops with Scotiabank employees to identify accessibility barriers in banking and employment across the 7 priority areas of the Accessible Canada Act.

Employment System Review

Scotiabank conducted an Employment System Review in 2020. It involved an investigation of gaps and barriers to inclusion for equity-deserving groups, including persons with disabilities. This included a comprehensive and systematic review of human resources policies, processes, and systems, a highly consultative interview process with key decision makers, and a survey of employees who self-identified as having a disability. The result of the Employment System Review informed the bank's Employment Equity Plan and has also helped inform the development of this Accessibility Plan.

Survey

In 2023, the public, Scotiabank customers, employees, and disability organizations across Canada were invited to participate in an online or telephone survey. Over 250 customers, employees with disabilities, and members of the public completed the Accessibility Plan consultation survey.

Accessibility Plan Post-Survey Interviews

Some survey respondents who shared interest in contributing further participated in a virtual or telephone consultation interview with Scotiabank's accessibility team.

Duty to Consult: What we heard

The Accessibility Plan is informed by what we heard from people with disabilities through the consultations. The barriers and themes that emerged define the priority areas for the bank.

Duty to Consult: Priority areas and Themes

For each of the priority areas outlined in the Accessible Canada Act (i.e., employment, built environment, information and communications technologies, communications, design and delivery of programs and services, procurement of goods, services and facilities, and transportation), Scotiabank will keep engaging with people with disabilities by taking a collaborative, multi-year approach to assess the current state of accessibility to ensure that our products, services, facilities, and workplaces are accessible for all.

Through the Accessibility Plan consultation, respondents identified the top three Accessible Canada Act priority areas for financial institutions as:

- Employment
- Design and delivery of programs and services
- Information and communication technologies

The most common themes we found in the consultations were as follows:

Design for cognitive disabilities

- Financial institutions should design with people with cognitive disabilities in mind in order to improve the accessibility of financial services and products. Aim to:
 - Prevent fraud and exploitation
 - Offer structured and personalized supports
 - Include people with cognitive disabilities in the design of products and services.

Accommodations

- Financial institutions should improve the employee and customer accommodation experience by:
 - Improving the availability of accessibility accommodations
 - Making existing accommodations processes easier

Training and awareness

- Financial institutions should improve training for employees and customers by:
 - Strengthening employee training on how to support people with disabilities and how to manage accommodation requests
 - Increasing digital financial literacy training for customers using mobile and online banking

Technology

- Financial institutions should improve the accessibility of website and mobile applications.



Our Plan

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.”**”

The Accessibility Centre of Excellence focuses on business practices and capabilities in five focus areas:



Culture, community, advocacy, and awareness: We advance learning, knowledge, and professional ability. We do this with training, awareness, change management, and storytelling. We also build internal and external communities through outreach research and feedback to listen, learn and innovate.



Digital and technology: When we design, build, or source technology, we create accessible and inclusive experiences that consider the full range of human diversity. We do this through the adoption of accessibility standards and tools, capacity building and scalable, sustainable processes.



Customer experience: We believe banking can and should be barrier-free. Guided by our purpose: “for every future,” we co-create products, services, and experiences together with our customers that are accessible. We respect the privacy, dignity, and independence of our customers with all abilities.



Employee experience: We empower every future by creating a workplace where everyone can perform at their very best. We do this by creating accessible environments where employees can thrive and belong, and by providing individual accommodations when requested.



Barrier identification and removal: We have to fully understand each individual and the systemic issue that impact people with disabilities. Then, we should take action to provide barrier free access. We understand if we’re making a difference by measuring and assessing the impact our practices are making on our customers, employees, and our business.

Scotiabank’s 3-year Accessibility Plan outlines the actions we will take to advance accessibility in the 7 priority areas of the Accessible Canada Act.

Priority Area 1: Employment

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 20 percent by 2025.

Barriers

The Employment Systems Review and Accessible Canada Act consultations identified barriers and opportunities to advance the inclusion of people with disabilities in employment, including:

- Expanding talent attraction partnerships.
- Meeting the needs to people with disabilities by enhancing recruitment and accommodation processes.
- Educating employees on requesting and implementing an accommodation.
- Advancing supports for mental health.
- Making technology accessible by design.



Removing barriers to employment involves:

- Building a foundation of inclusion and accessibility by incorporating inclusive language, reducing knowledge gaps, and reducing stigma associated with requesting accommodation.
- Addressing the unique challenges of mental health through more awareness and better practices and processes.
- Boosting a strong talent attraction and retention strategy to advance representation of employees with disabilities at all job levels, including leadership, and meeting or doing better than labour market availability.
- Ensuring that people with disabilities are shown in internal and external graphics and communications.
- Better accommodation processes, ensuring the work environment is inclusive and accessible.

Actions

DESCRIPTION	TIMELINE STATUS
<p>Careers at Scotiabank</p> <p>The Persons with Disabilities Career Site outlines some of the ways that we promote an inclusive environment for all by fostering respect, support, and opportunities for every future.</p> <ul style="list-style-type: none"> • 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 • Access Your Career, disabilities talent community. 	<p>2022 Achieved</p>
<p>Recruitment & Talent Acquisition</p> <p>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.</p> <p>To support the recruitment of people with disabilities with disabilities, the Bank is partnered with community organizations, including:</p> <ul style="list-style-type: none"> • Ready, Willing & Able • Canadian National Institute for the Blind • Canadian Hearing Services • George Brown Scotiabank Scholarship 	<p>2022 Achieved</p>
<p>Advancing supports for mental health at work:</p> <p>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.</p>	<p>2022 Achieved</p>
<p>Increase representation of people with disabilities by 20%.</p>	<p>2025</p>
<p>Advance the People with Disabilities Employment Equity Plan to remove barriers related to attraction, retention, and development of employees with disabilities.</p>	<p>2022 – 2025 In Progress</p>
<p>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.</p> <p>The principles of the Accessibility Operating Model are:</p> <ul style="list-style-type: none"> • Building for a global scalability • Breaking down silos • Proactive accessibility • Measuring for success through clear goals • Identifying roles and responsibilities for accountability • Focusing on simplicity through agility, and • Putting the employee at the centre of employee-experiences 	<p>2022 – 2026 In Progress</p>
<p>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.</p>	<p>2022-2024 In Progress</p>

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

Priority Area 2: Built environment

Scotiabank is committed to providing accessible spaces for customers and employees. We achieve this by following Canadian legislation and building codes. Scotiabank complies with accessibility laws and regulations when building or making major changes to public spaces. If a service disruption happens, we notify the public of the service disruption and available alternatives.

Barriers

- Navigating banks can sometimes be difficult for persons with disabilities due to sometimes limited space for mobility devices and limited tactile or audio directional cues.
- Bank spaces may not be designed for those with sensory processing disabilities.

Actions

DESCRIPTION	TIMELINE STATUS
Assess current state of employee workspaces and branches by: <ul style="list-style-type: none"> • Complete audits of 5 branches. • Complete audits of 10 workspace offices. 	2023 – 2024 In Progress
Develop an action plan to focus on and carry out relevant actions based on audit recommendations.	2023- 2024 In Progress
Thereafter, continue to audit branches and workspaces and, carry out relevant actions based on findings.	2023-2026 In Progress

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Priority area 3: Information & Communication Technologies (ICT)

Digital banking allows us to meet our customers and employees -- of all abilities and backgrounds -- wherever they are. It lets our customers choose how and when to interact with the bank. We work from a customer-centred perspective and put accessibility at the heart of each process – from concept to code. We seek to truly understand the problems we are trying to solve, and then we work to understand if we are making a difference by measuring our solutions.

We are always course correcting, evolving with our customers, and creating ethical, sustainable, accessible, and inclusive solutions.

Digital accessibility is not new to the bank, and we develop digital accessibility capabilities across the enterprise and push the boundaries of making our digital banking experiences accessible. To achieve this, we have:





- Worked accessibility into our design and engineering practice so that our websites and mobile apps are built (and verified) with accessibility at the forefront, thereby making accessibility part of the Definition of Done for customer-facing digital experiences.



- Engineered accessibility into the core of our global design system, Canvas. Accessibility is part of the brand, visual design, and code, and is tested with assistive technology. All new components added to Canvas are tested for accessibility and conform with Web Content Accessibility Guidelines (WCAG).



- Put together a Digital Accessibility Team with deep expertise on digital accessibility standards and best practices. The team develops and implements standards, tools, and training, and provides accessibility advice to teams on how to build accessible technology that customers and employees with disabilities can use.



- Established the Global Wealth accessibility program to make sure focussed and customized efforts are made to achieve digital accessibility goals across the Global Wealth business lines. The program has three workstreams – one for websites, one for web content (like PDFs and media files), and one to support ongoing sustainment of accessibility in digital customer experiences. Through the program, we are updating more than 25 web properties across more than 8 business units to follow WCAG for websites and web content.



- Brought in an option for customers to provide accessibility feedback in an online survey.

Barriers

- Some persons with disabilities believe that limited information is available for customers on how to accessibly use online or mobile banking applications.
- Accessibility is inconsistent. Some Barriers with websites, mobile applications, electronic documents, telecommunications, software, and hardware still exist for both customers and employees.

Actions

DESCRIPTION	TIMELINE STATUS
Launched a roles-based digital accessibility training that we have delivered to over 2,400 employees in 4 countries.	2020 Achieved
Scotiabank's ABMs are physically accessible and include audio navigation for customers with vision loss. When the ABMs were updated in 2018, existing ABM audio users were brought into Scotia Digital's offices to test an audio-based prototype of a new set of ABM interactions, making choices verbally to progress through the flows. In 2022/2023, Scotiabank staff participated in the CSA standards development committee updating the B651 Accessible ABMs and Self-Service Kiosk standard.	2019 Achieved
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.	2024 In Progress
Expand existing digital accessibility testing tools and processes.	2024 - 2026
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
Add resources in the Scotiabank Help Centre to include information on how to use accessibility features available in our digital banking platforms.	2024 - 2025
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.

Priority Area 4: Communication, other than Information and communication technologies

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.

Barriers

- People who are Deaf, deafened, or hard of hearing sometimes experience barriers communicating with employees at banks due to sometimes limited communication services and tools, and service design gaps.
- Banking documents and statements are not always accessible and access to alternate formats of documents can sometimes be difficult.
- Banking information is hard to understand. Information that is available often does not consider different learning needs or the needs of people with cognitive disabilities

Actions

DESCRIPTION	TIMELINE STATUS
The Inclusion by Design Program was launched by the marketing team to build awareness of the diverse communities we serve. This is reflected in the bank's marketing and advertising.	2022 Achieved
Update 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	2023 Achieved
Improved the customer experience for customers who are Deaf, deafened, or hard of hearing. Branch and contact centre staff received new training, and updated resources.	2023 Achieved
Hired marketing designer with a focus on accessibility to ensure accessibility is incorporated into marketing assets.	2023 Achieved
Create training and learning materials for marketing employees to increase the accessibility of marketing materials (print and digital).	2023 In Progress
In 2022, a Plain Language Council was created to update and support the development of a plain language policy and standards.	2023 – Launching in mid-2023
Create a web content accessibility program that enables and empowers employees to create accessible documents and web content.	2024-2025 In Progress
Update processes to make it easier for customers to request and receive accessible formats of banking documents.	2024-2025 In Progress

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Priority Area 5: Design and delivery of programs and services

Financial services play an important role in enabling a better future. We advance social, environmental, and economic progress by serving the needs of our customers and employees. We offer products, services and advice that create opportunity and economic advancement. We promote economic inclusion, accessibility, and financial literacy across our footprint. And we offer sustainable solutions that drive economic growth while upholding environmental protection.

Barriers

- Customer-facing employees at financial institutions sometimes do not have enough training on how to accommodate and adapt service delivery for the unique needs of customers with needs.
- Customers and employees with disabilities are not always engaged in the planning, design and delivery of new programs, services, and technologies at financial institutions.
- There may not be enough employee awareness about accessibility programs, technologies, and services that are available for customers and employees.

Actions

DESCRIPTION	TIMELINE STATUS
Updated the Scotiabank Global Human Rights Statement to include our commitment to people with disabilities.	2022 Achieved
Review and update Scotiabank's customer accessibility program. We will consult with people with disabilities and implement an improved customer accessibility and accommodations policy, process and framework.	2024- 2025
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 In Progress
Develop and launch training to improve employee understanding of how to support customers with disabilities and implement accommodations when requested.	2024 In Progress
Offer information about the accessibility features and services that the bank offers.	2024

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Priority Area 6: Procurement of goods, services, and facilities

Accessibility is about enabling everyone to fully participate in society without barriers. Accessible procurement applies to all sourcing, from routine purchases to using a contract for multi-year projects. Accessibility focuses on end users, and how they will interact with the goods, services, and facilities that we procure.

There is no one answer that will fit everything we buy. We consider accessibility by identifying the barriers faced by the people who use our products and services.

Barriers

- Suppliers sometimes are not aware of accessibility requirements and regulations.
- Improved processes, procedures, and checkpoints to evaluate accessibility requirements in the procurement process are required.

Actions

DESCRIPTION	TIMELINE STATUS
<p>To support the bank's Environmental, Social and Governance and Diversity Equity and Inclusion commitments, our Global Procurement Policy was updated to include requirements related to sustainability and supplier diversity (businesses that are at least 51% owned and operated by an individual or group that is part of an equity-deserving group, including persons with disabilities).</p> <p>The Inclusive Workplace and Supply Council of Canada (IWSCC), a Canadian non-profit created to support Veterans and/or people with disabilities who own businesses, is a partner in our supplier diversity program.</p>	2023 Achieved
<p>Conduct a current state study to find out how to integrate accessibility requirements into existing end to end procurement processes.</p>	2024
<p>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 al technology.</p>	2024

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Priority Area 7: Transportation



Scotiabank does not provide public transportation and has not identified barriers under this focus area of the *Accessible Canada Act*.

Accessibility Awareness & 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.



Digital Accessibility Skills and Capacity

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.

A11yLearning Paths gives Scotiabank employees self-directed and curated learning avenues. Each of the six learning paths offers online videos and interactive courses, in-class training and workshops, and conferences.

A11yLearn program offers in-the-moment learning through bite-size videos, video podcasts, and articles that deepen employee understanding of accessibility practices.

- 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.

In the next three years, we plan to expand these learning programs and resources to cover accessibility topics beyond digital accessibility.

Awareness and Culture Building

- We introduced a new 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 like 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.
- Employee resource groups actively participate in International Day of Persons with Disabilities, and Mental Health Awareness Month. **Global Allyship and Reconciliation webcasts** include experts within the fields, and resources for continued learning after the events.
- The Accessibility Portal, an internal website available in English, French and Spanish, was updated in 2022 and contains information about a range of accessibility topics that apply to both employees and customers.
- Employee Resource Groups are grassroots initiatives that amplify the voice of the bank's diversity. We work with Employee Resource Groups to ensure they are active contributors to the employee experience and that employees with disabilities are consulted in the design and delivery of Human Resources policies and programs.



Resources

The following resources provide employees, customers and the community information and guidance on Scotiabank's commitments regarding accessibility and the inclusion of people with disabilities.

- [Scotiabank's Diversity, Equity, and Inclusion website](#)
- [Scotiabank's Allyship website](#)
- [Talent Program for Persons with Disability](#)
- [Scotiabank's DiversAbility ERG webpage](#)

Accountability and Governance

In 2021 we established the Enterprise Accessibility Steering Committee. The committee consists of senior leaders from various business lines who are accountable for sponsoring and enabling accessibility initiatives and ensuring the bank is prioritizing a targeted approach to accessibility.

The Employee Accessibility Executive Council provides governance, oversight, and guidance to ensure that the Accessibility Operating Model (described in the section entitled "Employment") drives initiatives forward that align to our Diversity, Equity and Inclusion strategy and 2025 inclusion goals.

We will implement mechanisms for monitoring accessibility feedback, communicating accessibility service gaps across the bank and tracking progress on our goals to continuously improve accessibility at the bank.