



2026-2029 ACCESSIBILITY PLAN

Scotiabank[®]

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Commitment

We are here for every future.

Scotiabank is committed to treating all people with dignity and independence, and we believe everyone deserves equitable opportunities. The Bank of Nova Scotia, operating as Scotiabank, developed this Plan in consultation with people with disabilities to better understand and reflect the needs of our clients and employees.

Our Accessibility Plan outlines the actions we will take in Canada from 2026 to 2029 to meet our responsibility under the Accessible Canada Act, the Accessibility for Ontarians with Disabilities Act, the Accessibility for Manitobans Act and any other applicable accessibility law. It sets out how Scotiabank and its subsidiaries in Canada will identify, prevent, and remove barriers for people with disabilities.



General

Scotiabank's Director, Enterprise Accessibility is responsible for receiving feedback on the Scotiabank Accessibility Plan or any barriers related to accessibility.

Mailing Address

Scotiabank Head Office
Attn: Seniors and Accessibility Programs Team
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. Relay service calls are always accepted.

- 1-800-4SCOTIA - (1-800-472-6842)
- (416) 701-7200 - (Greater Toronto/outside Canada and USA, call collect through your local operator)
- 1-866-267-4726 - Relay service

Email Address

Email us your accessibility feedback, request alternate formats or ask accessibility questions. clientaccessibility@scotiabank.com

Accessibility Feedback

Scotiabank welcomes feedback on accessibility and our Accessibility Plan.

Read [Scotiabank's Feedback Processes](#).

Alternate formats

This Accessibility Plan works with assistive technologies used by people with disabilities. Large print, braille, audio, and standard print formats are available upon request. To ask for an alternate format, you can mail us, call 1-800-645-0288, or email clientaccessibility@scotiabank.com.

Principles

The Accessibility Plan is guided by the principles set out under the Accessible Canada Act (ACA) and the Accessibility for Ontarians with Disabilities Act (AODA). In developing this plan, we have applied those Principles, including but not limited to dignity, independence, equal opportunity, and meaningful inclusion for people with disabilities. We are committed to providing barrier-free access to our services, communicating in ways that consider individual needs, and ensuring that people with disabilities are involved in shaping policies and practices.



Consultations

Scotiabank developed the Accessibility Plan by asking clients, employees, and members of the public how the Bank can become more accessible and inclusive for people with disabilities. We consulted Canadians with disabilities to understand the barriers they face and how we can help remove them. Their feedback helped us identify key issues and set our priorities.

The Bank invited people with disabilities to share their experiences and ideas in several ways. We launched an Accessibility Plan survey that received more than 1,800 responses from clients, employees, and members of the public. The Bank also created two advisory groups to hear directly from people with disabilities.

- **Client Advisory Group:** Ten clients with disabilities provided insights and recommendations through focus groups and other discussions.
- **Employee Advisory Group:** Employees with disabilities shared their experiences and ideas through surveys and workshops to help shape our plan.

Through these consultations, several themes and priorities were identified:

- **Service Delivery and Accommodation** – Ensuring clients and employees receive support in a way that respects their individual needs.
- **Remote Service Delivery** – Improving accessibility for clients who need or prefer to bank remotely.
- **Branch and Office Accessibility** – Making physical locations easier to access and navigate.
- **Technology** – Developing accessible digital tools and platforms for all clients and employees.

Thank you to the clients, employees, and members of the public who shared their feedback and helped inform our plan.



Our Action Plan

In recent years, Scotiabank has invested in building stronger accessibility capabilities. In this plan, we build on our strengths, reflect on our progress, and consider the feedback we receive from clients and employees.

We believe having a shared vision and clear strategy for accessibility across the organization will lead to better experiences for clients and employees. We also believe every Scotiabanker has a role to play in helping create an accessible bank.

Scotiabank's three-year Accessibility Plan outlines the steps we will take to improve accessibility in the seven priority areas.

Employment

About

At Scotiabank, we believe that inclusion creates opportunities. Our commitment to fostering an environment where everyone can thrive is how we win as one team. There are many ways we support Employees with Disabilities, inclusive of neurodivergent employees.

The Bank has a dedicated Workplace Accommodations team, an IT Accommodations Program, and a strong focus on accessibility and inclusion through our Global Inclusion team. We provide American Sign Language (ASL) and Langue des signes québécoise (LSQ) interpretation for employees, document accessibility services, and accessibility standards and features across communications, meetings, and learning programs.

Scotiabank has a Return-to-Work Policy and established, documented processes to support employees returning to work following an absence due to disability including those who may require disability-related accommodations to resume their duties. These processes are designed to facilitate a safe and effective return to work and outline the steps we will take, including involvement of the Workplace Accommodation team where required, as well as the development of documented, individualized accommodation plans.

Together, these efforts support a workplace where barriers are reduced, diverse needs are recognized, and all Scotiabankers can contribute fully.

Recent Achievements

Employee Listening and Consultation

Scotiabank launched the Employee Accessibility Feedback Survey to continually improve the Bank's accessibility tools, processes, resources, and culture. The survey invites Canadian employees to share feedback about:

- Barriers they may experience at Scotiabank related to accessibility, and
- The implementation of the Bank's Accessibility Plan, as it relates to employment.

By providing input, employees can drive change and directly support the Bank in creating a more accessible and inclusive work environment, where everyone feels they belong.

- Launched the Employee Accessibility Advisory Committee, a cross functional advisory committee of employees with lived experience as people with disabilities. The committee provides insight, feedback, and consultation on accessibility related programs, policies, and initiatives, helping to ensure employee voices and lived experience inform decisions and design.

Inclusive Hiring

- Launched quarterly workshops for Talent Acquisition Consultants focused on inclusive hiring, disability awareness, workplace accommodations, accessibility, and assistive technology, including direct learning from our community partners.
- Developed reference materials to support inclusive candidate interactions, including guidance on accessibility related questions throughout interviews, assessments, and recruitment events.
- Maintained and updated the Talent Acquisition Inclusion Playbook annually to provide current resources, tools, and best practices for accessible and inclusive recruitment.
- Began development of AI-powered learning videos that use real-life scenarios to improve inclusive interviewing skills and increase awareness of diverse candidate experiences.

Workplace Accommodation

- Launched Individual Accommodation Plan Details within employees' internal profiles, securely recording supported medical and disability related accommodations.
- Individual Accommodation Plan Details are visible only to the employee and their direct manager, improving transparency while ensuring accommodation follows employees across roles, performance cycles, and career development.
- Introduced the Assistive Technology Solutions Catalogue, consolidating approved assistive software and communication tools.
- Increased visibility and understanding of assistive technology options, supporting more effective and timely accommodation solutions.



Learning and Awareness

- Launched an online Neurodiversity Learning Program, a collection of e-learning, book abstracts, and courses, designed to increase awareness, reduce stigma, and build understanding of neurodiversity at Scotiabank. The learning program supports employees and leaders in fostering inclusive behaviours, accessible practices, and psychologically safe teams.

Plan

COMMITMENT	TIMELINE
Maintain and support Employee Resource Groups (ERGs) for Employees with Disabilities to foster community, advocacy, and collaboration on accessibility initiatives.	Ongoing
Maintain an anonymous, accessible feedback channel for Employees with Disabilities and commit to acting on input within defined timelines to remove barriers and improve inclusion.	Ongoing
Develop and implement stigma reduction strategies to promote understanding, normalize accommodations, and foster a culture of inclusion for Employees with Disabilities.	2027
Scotiabank will work toward meeting or exceeding labour market availability (LMA) for people with disabilities as defined under the Employment Equity Act of Canada, ensuring equitable representation across all levels and job groups.	Continuing beyond 2029
Review and update training annually for Talent Acquisition Consultants to embed accessibility and inclusive hiring practices across all recruitment processes. Practices will focus on removing barriers for candidates with disabilities.	Ongoing
Leverage SAP SuccessFactors Recruitment Module and Talent Relationship Management (TRM) technology to remove barriers in the recruitment process for candidates with disabilities.	2029



Built Environment

About

Scotiabank is committed to providing accessible spaces for clients 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. The Bank considers accessibility when we design, procure, or acquire self-service kiosks, including ABMs. We also make sure that accessibility features in our buildings are kept in good working order. If an accessibility feature or public space is temporarily unavailable, we let clients know why, how long the disruption will last, and what alternatives are available.

Recent Achievements

Canadian Retail Banking has begun implementing gender-neutral washrooms in new branch projects and major renovations wherever space and building regulations allow. These washrooms feature updated signage, including braille and tactile elements, to support clients and employees with visual impairments. This initiative enhances inclusivity and comfort for all, while improving accessibility within our built environments.

Plan

COMMITMENT	TIMELINE
<p>Continuous monitoring, interpreting, and implementing all new accessibility requirements related to the built environment as outlined in the Accessibility for Ontarians with Disabilities Act (AODA), the National Building Code of Canada, and all applicable provincial building codes.</p> <p>This ensures all real estate projects including new construction, renovations, and ongoing facility upgrades meet or exceed regulatory standards and support the highest level of accessibility for all clients, employees, and visitors.</p>	Ongoing

Information and Communication technologies

About

We are committed to creating and maintaining accessible websites, applications, and documents. The Bank's dedicated digital accessibility teams support the accessible design, development, and launch of our technologies. We design, build, and test with accessibility in mind, and offer a range of features and services to support diverse user needs.

Our digital accessibility features help ensure that clients with varying abilities can use our platforms effectively. Our public websites support adjustable text sizes through browser zoom, compatibility with screen readers, and full keyboard navigation. The Scotiabank Help Centre also offers American Sign Language support videos.

Our mobile app features large buttons with strong colour contrast to make them easy to identify and use. We support device accessibility features like font scaling, screen magnification, and dark mode to enhance readability. For clients who need to hear the screen content, we support VoiceOver (iOS) and TalkBack (Android) screen readers. It also includes secure live chat capabilities for clients who require or prefer text-based interactions.

All Scotiabank Automated Banking Machines (ABMs) include accessibility features such as audio navigation. Clients can plug standard headphones into the ABM's headphone jack and follow spoken instructions to complete their transactions independently.



Recent Achievements

- Expanded digital accessibility training to help employees create more accessible digital technologies.
 - Released four on-demand digital accessibility courses on our internal learning platform.
 - Published a step-by-step guide on creating accessible digital documents, including instructions for Microsoft Word and PowerPoint.
 - Launched a Digital Accessibility playlist, featuring short, practical videos to teach employees how to create accessible websites, apps, and documents.
- Updated the accessibility content in our Help Centre to better inform our clients about accessibility features they can use with our mobile banking apps.
- Expanded the digital accessibility toolkit to include updated, role-based offerings that included browser-based testing tools and updated methodologies.
- Conducted multiple user research studies with people with disabilities, generating valuable insights that directly influenced the design of our banking apps and websites.



Plan

COMMITMENT	TIMELINE
Update our designs to include new accessibility features, such as increased support for dark mode and the ability for clients to resize text based on their needs. We will also make the accessibility status of our apps easier for future clients to find by using the tools built into the Apple and Android app stores. In addition, we will enhance our mobile apps to better support the assistive technologies already built into iOS and Android devices.	2026-2028
Improve user research that includes people with disabilities. To do this, we will first look at where our current research has gaps. We will try new ways of doing research with people with disabilities so we can learn more about their needs and how they use assistive technologies. We will also continue running studies that focus on people with disabilities, with a goal of completing one or two studies each year, while including people with disabilities in other studies where possible.	2026-2028
Develop a bank wide digital accessibility standard informed by the CAN/ASC Phase 1 Digital Technologies Standard and incorporates web accessibility and user experience best practices, where appropriate.	2026-2028
Train all employees who develop, support, or buy digital technology. This training will help employees make websites, apps, software, and documents accessible. The training will follow WCAG 2.1 level AA and EN 301 549 requirements.	2028
Give clients with disabilities an easier and more accessible authentication experience. We will continue exploring authentication options that reduce the need for cognitive effort while keeping our clients' accounts safe and secure.	2028

Communication

About

At Scotiabank we believe that everyone should receive efficient, accessible and equal access to barrier-free information.

The Bank provides a wide range of communication services to support accessible interactions with clients. Clients can contact the Bank using relay services, which are accepted at all general inquiry numbers, ensuring individuals who are Deaf, deafened, hard of hearing, or speech impaired can communicate effectively. The Bank also offers secure live chat through the mobile app, which supports clients who prefer text-based communication or have communication related disabilities. Email support is available through a dedicated accessibility address (clientaccessibility@scotiabank.com), and clients may also provide feedback or request assistance through telephone or social media.

Scotiabank additionally provides sign language interpretation upon request at no cost, allowing clients who use American Sign Language (ASL) or Langue des signes québécoise (LSQ) to engage in conversations in their preferred language. To make banking information accessible, the Bank offers a variety of alternative formats upon request, including large print, accessible PDFs, Braille documents, and more.

Recent Achievements

- Introduced Canadian Hearing Services (CHS) Quick Access, an on-demand sign language interpretation application in all Scotiabank retail branches. CHS Quick Access supports clients with American Sign Language (ASL) and Langue des signes québécoise (LSQ) interpretation.



- Created PDF conformance guidelines to define accessible document standards.
- Simplified the internal process for alternate format documents requests for clients and employees.

Plan

COMMITMENT	TIMELINE
<p>Create a framework to consult with clients who have disabilities so we can better understand how they use our apps and websites with assistive technology. We will also communicate openly with clients about the decisions we make and how we put them into action. Finally, we will define what clients with disabilities need to know to help them decide whether to start or continue a primary banking relationship with us.</p>	2026-2028
<p>Make the content across our digital client experiences easier to read and understand. We will create an internal set of cognitive accessibility guidelines. These guidelines will help ensure all our clients, especially neurodiverse and senior clients, can interact and understand our content.</p>	2027
<ul style="list-style-type: none"> • Scotiabank has partnered with the University of Alberta’s Department of Communication Sciences and Disorders Department to enhance communication accessibility at the Bank. • Through this collaboration, conduct research to identify barriers to communication accessibility and co-develop targeted solutions, including training presentations, infographics, and other resources to strengthen client support. 	2027



Design and Delivery of Programs and Services

About

Scotiabank is committed to designing and delivering programs and services that provide accessible, barrier free banking across all service channels. This includes digital services, the Client Experience Centre, and in person interactions.

We support our clients by offering accessible communication options, including sign language interpretation, and by providing documents in alternative formats at no cost and in a timely way. The Bank follows inclusive design principles and works directly with clients with disabilities and community partners to improve how our products and services are designed and delivered. This work is informed through advisory groups, user research, and other consultations.

Scotiabank provides accessibility training to all employees and anyone delivering services on our behalf. The training meets AODA requirements and offers a practical overview of accessibility, common barriers, and how to serve clients with disabilities respectfully. We update the training as responsibilities evolve and offer additional learning based on role.

Scotiabank's policies support dignity, independence, and equal opportunity. We do this by allowing service animals, assistive devices, and support persons, and by communicating in ways that meet each client's accessibility needs. We provide clients with notice as soon as possible if a service or facility is not available. For planned outages, we explain why, how long it will last, and what other options are available. We post these notices where people can easily see them at the affected location.

Recent Achievements

- Increased accessibility awareness across the Bank, with more than 50,000 employees completing the Accessibility Training eLearning course.
- Created and shared an Accessibility Playbook to improve the accessibility of digital learning.
- Updated the internal accessibility resource site to provide better tools, resources, and best practices for supporting clients with disabilities.
- Improved the process for requesting accessible client documents by simplifying internal process and expanding support to all document types.
- Developed an accessibility accommodation framework based on feedback from clients with disabilities. This framework explains our duty to accommodate, how accommodation is delivered, and where employees can find support.
- Updated and introduced business processes, such as wet signature and alternate format processes, to improve accommodation delivery.



Plan

COMMITMENT	TIMELINE
Enhance accessibility training for client-facing employees by: <ul style="list-style-type: none">• Introducing a new accessibility module for client experience centre new hires, complemented with bi-annual reinforcement sessions.• Strengthening existing branch accessibility training with more tactical, implementation focused guidance.	2026-2028
1. Conduct a study with clients with disabilities to assess their experiences and preferences regarding virtual advice services. 2. Analyze the findings to develop an action plan. 3. Carry out action plan.	2027
Enhance the authentication process through the Client Experience Centre for clients with disabilities.	2027
Centralize relay service calls through a specialized team dedicated to supporting clients who use these services. This approach ensures these clients receive assistance tailored to their specific needs, enhances accessibility and improves their overall experience.	2027
Create clear communication and processes to prioritize service for clients with disabilities and seniors.	2027
Expand internal networks to champion both seniors and accessibility, ensuring every client feels supported. Equip branches to provide consistent and accessible service by sharing regular reminders and helpful resources.	2028
Create introductory accessibility training course for managers and senior leaders, covering key accessibility concepts including why accessibility matters to our business, and how leaders can help create an inclusive experience for employees and clients.	2029

Procurement

About

Global Procurement practices are guided by Bank Standards, which outline the processes for evaluating and selecting suppliers and service providers. These standards include sustainable procurement considerations aligned with the Bank's broader environmental and social objectives.

The Bank's Global Procurement team is responsible for sourcing products and services and overseeing suppliers worldwide, with a focus on responsible procurement, including accessibility. The team aims to factor accessibility into purchasing decisions for goods, services, and facilities.

Responsible procurement helps the Bank to assess suppliers on sustainability principles which involves reviewing third party vendors for sustainability during the Request for Proposal process and promoting supplier inclusion. These efforts help create a supply chain that better reflects the clients, employees, and communities we serve.



Recent Achievements

Policy Procedures & Guidelines

- Conducted a current state study (gap analysis) to find out how to integrate accessibility requirements into existing end-to-end procurement processes.
- Disability:IN ProcureAccess Partnership in ProcureAccess, a cross-industry initiative, facilitated by Disability:IN, a non-profit organization focused on disability inclusion, to advance the procurement of accessible digital technology.

Strategic Sourcing

- A standard accessibility clause exists in the Bank's standard Master Services Agreement (MSA) template. When a supplier makes or recommends changes to the standard clause, the Accessibility team is engaged as part of the review to ensure Bank expectations and standards are upheld.

Plan

COMMITMENT	TIMELINE
Develop corporate guidelines on key procurement accessibility practices.	2027
Develop accessibility requirements for supplier evaluation in sourcing events (e.g. Request for Proposals (RFPs), Contract Renewals and Amendments).	Ongoing
Develop a plan to connect with Scotiabank suppliers owned and operated by persons with disabilities (PWD) to understand barriers that may exist when they compete for contracts with Scotiabank.	Ongoing
Maintain engagement with IWSCC and Disability:IN to support suppliers, remove barriers, increase access and build a more equitable future.	Ongoing



Transportation

About

Scotiabank is committed to the identification and removal of barriers associated with transportation. This includes reviewing the Bank's travel and transportation policies and procedures to ensure they align with accessibility standards.

Recent Achievements

Currently, information about accommodations for employees with disabilities who require accessible transportation for work-related purposes is primarily anecdotal.

Plan

COMMITMENT	TIMELINE
Amend the employee Travel Expense Policy and protocol to clearly outline expectations and requirements related to accessibility. We commit to clearly articulating the Bank's responsibilities regarding accessibility within this policy, and to outlining the protocol to be followed for all parties with regards to accessible transportation.	2027
Amend the employee Bank Provided Vehicles policy and protocol to clearly outline expectations and requirements related to accessibility. We commit to clearly articulating the bank's responsibilities regarding accessibility within this policy and to outlining the protocol to be followed for all parties with regards to accessible transportation.	2027
<ul style="list-style-type: none">Assess the current Shuttle Service operations guidelines and protocols to identify gaps and recommend actions to meet accessibility expectations.Clearly articulate the bank's responsibilities regarding accessibility within the guidelines of this service.Identify the accessible transportation processes and applicable standards that all parties must follow.	2027

