

Scotiabank's Accessibility Policy

Statement of Commitment

The Bank of Nova Scotia ("Scotiabank") is committed to meeting the objectives and requirements outlined in the *Accessibility for Ontarians with Disabilities Act*, and to meeting the accessibility needs of persons with disabilities in a timely manner, through the implementation of the requirements of the Act and its applicable regulations. Scotiabank will identify, prevent, and remove barriers for people with disabilities.

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

This Accessibility Policy sets out the policies and procedures Scotiabank has put in place to become more accessible in a way that respects the dignity and independence of people with disabilities. Our policies are consistent with the principles of independence, dignity, integration and equality of opportunity for people with disabilities.

Human Rights Commitment

At Scotiabank, respect for human rights is fundamental to the way we do business and is part of our core values across all of our business activities and operations. As a leading bank in the Americas and guided by our purpose, for every future, we have chosen to adopt a Human Rights Statement at the highest level of our organization.

We strive to be respectful, inclusive, responsive, and exceed customer expectations wherever we operate. This includes supporting and reflecting the diverse communities and cultures we serve, ensuring our systems and processes are free of bias, and serving customers in a culturally sensitive and accessible manner. Through our products and services, we work to remove barriers and increase access to financial services, and to provide financial education, tools, and advice to help customers make knowledgeable and responsible financial decisions.

Accessibility Plans

Scotiabank has developed an Accessibility Plan that outlines:

- the Bank's strategy to identify, prevent and remove barriers,
- the Bank's commitment to accessible products, services and facilities, and
- the Bank's commitment to improving opportunities for people with disabilities.

We will review and update the plan once every three years, or in conjunction with legislative/regulatory changes.

Employee Experience

Recruiting and Hiring

During recruitment, Scotiabank advises our employees and the public about the availability of accommodation for applicants with disabilities. Scotiabank notifies job applicants, when they are individually selected to participate further in an assessment or selection process, that accommodations are available upon request in relation to the materials or process to be used. If a selected applicant requests an accommodation, we consult with the applicant and provide suitable accommodation up to the point of undue hardship. When making offers of employment, we notify the successful applicant of our policies for accommodating employees with disabilities.

Informing Employees of Supports

We notify our employees of Scotiabank's policies (and any updates to those policies) for supporting employees with disabilities. This includes our policies regarding the provision of job accommodations that take into account an employee's accessibility needs due to a disability. We will provide this information to new hires after they commence employment.

Accessible Formats and Communication Supports for Employees

Where an employee with a disability requests it, we facilitate employees in acquiring accessible formats or communication supports for information that is needed in order to perform the employee's job, and information that is generally available in the workplace. We consult with the employee in determining the suitability of an accessible format or communication support.

Individual Accommodation Plans

Scotiabank maintains a written process to document specific accommodation plans for employees with disabilities. If requested, information regarding accessible formats and communications supports is included and reflect this in the accommodation plans. The accommodation plans include individualized workplace emergency response information (where required). It also identifies any other accommodations that we will provide.

Individualized Emergency Response Plans

As soon as practicable after we become aware of the need, Scotiabank provides individualized workplace emergency response information to employees with disabilities where the disability is such that individualized information is necessary and Scotiabank is aware of the need for accommodation. For those employees that require assistance, Scotiabank designates a person to assist. In addition, with the employee's consent, Scotiabank provides the workplace emergency response information to this person.

Scotiabank reviews an employee's individualized workplace emergency response information, at minimum, whenever:

- the employee moves to a different location within Scotiabank
- the employee's overall accommodation needs or plans are reviewed; or
- when we review our general emergency response policies.

Performance and Career Development

Scotiabank takes into account the accessibility needs of employees and individual accommodation plans in our performance management and development processes, and career development/advancement processes. If requested, Scotiabank will provide performance management and development information in an accessible format. The Bank's Global Performance Development¹ Policy outlines our rigorous approach to performance management and development and recognizes individual accommodation plans. We view performance management and development as an ongoing engagement between employees and their supervisors to plan, develop and assess work in support of business goals and employee development.

Return to Work

Scotiabank maintains a documented return to work process for its employees who have been absent from work due to a disability and require disability-related accommodations in order to return to work. The return to work process outlines the steps that we will take to facilitate the return to work and includes documented individual accommodation plans. We note that this return to work process does not replace or override any other return to work process created by or under any other statute (for example, workers' compensation legislation.)

¹ Performance Management

Training

Scotiabank ensures that training is provided on accessibility and human rights laws that relate to people with disabilities to all employees, including those who provide services to the public or other third parties who are involved in the development of customer service policies, practices and procedures.

Training is provided as part of the new hire orientation process and in a way that best suits the duties of the employees. The training is refreshed when there are changes to the policies. Training takes place as soon as is practicable and records are maintained and include the dates when the training was provided, and the number of individuals to whom it was provided.

Our training includes:

- The purpose of the Accessibility for Ontarians with Disabilities Act, and the requirements of the Customer Service Standards
- Our policies related to the Customer Service Standards
- How to interact and communicate with people with various types of disabilities
- How to interact with people with disabilities who use an assistive device or require the assistance of a service animal or a support person
- How to use the equipment or devices available on-site or otherwise that may help with providing goods, services or facilities to people with disabilities
- What to do if a person with a disability is having difficulty accessing our goods, services, or facilities.

Scotiabank will provide training information in an accessible format. The information will outline the training content and specify when training is provided.

Customer Experience

Service Animals and Support Persons

We welcome people with disabilities and their support persons or service animals. Any person with a disability accompanied by a support person or a service animal will be allowed to access Scotiabank premises.

If there is a health and safety concern where service or guide animals are not permitted, we will consult with the person to understand their needs and we will work to determine other reasonable ways to protect their health and/or safety while on premises.

When health and safety are a factor, Scotiabank may require a support person to accompany a person with a disability. This will occur after we have consulted with the individual and determined that this is the most suitable accommodation to ensure that we uphold health and safety standards.

Fees are not normally charged to customer, and therefore no fees will be charged for accompanying support persons.

Self-Serve Kiosks and Automated Bank Machines

Scotiabank considers accessibility for people with disabilities when designing, procuring, or acquiring self-service kiosks, including Automated Banking Machines.

Assistive Devices

Customers with disabilities may use their personal assistive devices when accessing our services or facilities.

Service Disruptions

In the event of a planned or unexpected disruption in facilities or services, we will provide information about:

- the reason for the disruption,
- how long it is expected to last,
- and any other available facilities or services (where applicable).

Accessible Digital Experiences

Scotiabank is committed to providing a website that is accessible to the widest possible audience. We are working towards achieving accessible websites that conform to the World Wide Web Consortium Web Content Accessibility Guidelines (WCAG) 2.0 and are usable with assistive technology.

Accessible Spaces

Scotiabank is committed to providing accessible spaces for customers and employees. This is achieved by designing our spaces with accessibility in mind and complying with applicable legislation and building codes across Canada.

Accessible Formats & Communication Supports

Scotiabank is committed to providing accessible information and communication to its customers. We recognize that persons with disabilities may use methods other than standard print to access information. Scotiabank will communicate with individuals with disabilities in ways that account for their disability while remaining accommodating and respectful. Some methods that Scotiabank offers include large print, accessible PDF, and braille.

We will provide these documents in an accessible format or with communication support, on request. We will consult with the person making the request to determine the suitability of the format or communication support. We will provide the accessible format in a timely manner and, at no additional cost.

Feedback – Ways to Connect

When it comes to meeting accessibility standards for our products and services, we're always looking to improve. Whether we're doing something you like, or if there's something you think we can do better, we'd love to hear from you.

Scotiabank allows for people to submit feedback by mail, telephone, telephone relay, email, web form, survey, social media, our formal complaints process, online chat or at your local Scotiabank branch. [Learn more about the many ways you can submit feedback.](#)

Your feedback will be reviewed by our accessibility team, where we will consider possible action and reasonable accommodations that can be taken to improve our services. If requested, we will provide accessible formats and communication supports in the feedback process.

Changes to Existing Policies

Scotiabank will modify or remove any existing policies that do not respect and promote the dignity and independence of people with disabilities.

Notice of Availability of Documents

Scotiabank notifies the public that this Policy and any other documents related to accessible customer service, are available upon request. These documents will be provided in an accessible format or with a communication support and will consult the individual making the request to determine the suitability of the format or communication support.