



Scotiabank[®]

2025 ACCESSIBLE CANADA ACT
PROGRESS REPORT

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General

In Scotiabank's [Accessible Canada Act Accessibility Plan 2023-2026](#), we shared our plans to improve the experience for our clients and employees with disabilities in Canada. Now, in our second annual Accessible Canada Act progress report, we are pleased to share our continued progress.

This report applies to Scotiabank's programs, services, activities and workplaces in Canada, and shows the accessibility improvements made in 2024, based on your feedback.

CONTACT INFORMATION

To get a copy of Scotiabank's Accessibility Plan, Progress Report, and Feedback process in an alternate format, or to give us feedback on Scotiabank's accessibility practices please contact us:

Scotiabank's Director, Seniors and Accessibility Programs, is responsible for receiving feedback related to accessibility topics for Scotiabank.

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1-866-267-4726 (ASL/LSQ)

ACCESSIBILITY FEEDBACK

We welcome feedback from clients, employees and others on accessibility barriers, our Accessibility Plan, and our Progress Reports. To learn more, see [Scotiabank's Feedback Processes](#).

ALTERNATE FORMATS

You can find a large print and accessible PDF version of the Progress Report on our website. Please ask us if you need print, braille, or an audio recording of our progress report.

ABOUT SCOTIABANK

Scotiabank's vision is to be our clients' most trusted financial partner and deliver sustainable, profitable growth. Guided by our purpose: "for every future," we help our clients, their families and their communities achieve success through a broad range of advice, products and services, including personal and commercial banking, wealth management and private banking, corporate and investment banking, and capital markets. With assets of approximately \$1.4 trillion (as at October 31, 2024), Scotiabank is one of the largest banks in North America by assets, and trades on the Toronto Stock Exchange (TSX: BNS) and New York Stock Exchange (NYSE: BNS). For more

information, please visit www.scotiabank.com and follow us on X @ Scotiabank. Scotiabank's executive offices are in Toronto, Canada. "We," "our" and "the Bank" refer to The Bank of Nova Scotia, operating as Scotiabank.



ACCESSIBILITY COMMITMENT

We are here 'for every future'.

Scotiabank is committed to treating all people with dignity and independence. We believe in equitable opportunities for everyone. We are committed to identifying, preventing, and removing barriers for people with disabilities.

At Scotiabank, we strive to be the bank and employer of choice by improving the accessibility of our products, services and facilities for our clients and employees.

"At Scotiabank, we strive to ensure everyone can access financial services with dignity and independence. Guided by our purpose, 'for every future', we are committed to the on-

going journey of improving accessibility by continually identifying and removing barriers to our products, services and facilities.”

– Grant Mick (He/Him), Senior Vice President, Internal Controls – Canadian Banking

Consultations

We value consulting with people with disabilities to address accessibility needs and remove barriers. This year, our consultations for the Progress Report included research studies and a public survey.

RESEARCH STUDIES

We partnered with an accessibility research consulting company to conduct:

- research every three months on accessibility related topics and
- a study focused on the experiences of people with cognitive disabilities about banking alerts and notifications. Fourteen people participated, with the goal of creating a more accessible notification system.

PROGRESS REPORT SURVEY

In January 2025, we launched our **Accessible Canada Act Progress Report Survey**. It was available on [Scotiabank.com](https://www.scotiabank.com) for four weeks.

The survey was available for Scotiabank clients, employees, the public and people with disabilities. An email was also sent to employees who identified as having a disability and had agreed to be contacted about inclusion programs.

A total of 503 respondents participated, with:

- **322** identifying as having a disability
- **172** reporting barriers

The breakdown of disability identity among respondents is as follows:



Survey respondents were asked about Scotiabank’s progress on the [Accessibility Plan](#). Results show:





believe some
progress has
been made



are unsure



see no progress

Here's what some survey respondents say we can work on:

- **Communication, Technology and Service:**

- Improve online banking verification processes,
- Provide more accessible resources for navigating web and mobile app functionalities, and
- Add more specialized support when reaching out to the Global Client Experience Centres (contact centres).

Learn more about our efforts addressing these asks in [Priority area 2: The built environment](#) and [Priority area 3: Information and communication technologies](#).

- **Branch:**

- Add more seating and parking
- Explore options for touch sensitivity ABM features for seniors and those with mobility restrictions.

You can find more on the actions we are taking in [Priority area 2: The built environment](#) and [Priority area 3: Information and communication technologies](#).

Some of our employees shared areas we can improve:

- **Workplace Accommodations:**

- More flexible work options,
- Support on how to have accommodation conversations, and
- Access to more assistive technology that works with internal platforms.

You can find more on the actions we are taking in [Priority area 1: Employment](#), [Priority area 3: Information and communication technologies](#) and [Accessibility awareness and training](#).

- **Training and Awareness:**

- Improve people leaders' understanding of mental and cognitive disabilities and how it can impact work tasks, and
- Remove stigma for employees who disclose that they are a person with a disability.

Learn more about our efforts addressing these asks in [Accessibility awareness and training](#).

CLIENT AND EMPLOYEE ACCESSIBILITY IMPROVEMENTS

Survey respondents noticed and shared areas where Scotiabank has made notable progress:

- **Awareness and Consultations:**

- Increased accessibility and disability awareness through webinars, guest speakers, newsletters, and marketing materials.
- Provided training and resources on inclusive language and accessibility to reduce stigma.

More details can be found in [Priority area 1: Employment](#) and [Priority area 6: The design and delivery of programs and services](#).

- **Client Services:**

- Significant progress made in offering more documents in alternate formats and ensuring they're available in our branches.
- Implemented more accessible digital technology and easier access to large print documents for clients with visual disabilities.
- Consulted with people with disabilities to identify service gaps and raise awareness for inclusive services.

See [Priority areas 2: The built environment](#), [Priority area 3: Information and communication technologies](#) and [Priority area 6: The design and delivery of programs and services](#) for achieved results.

- **Mental Health:**

- Increased employee insurance coverage for mental health.
- Raised awareness for inclusive hiring practices.
- Focused on mental health awareness at our internal events to reduce workplace stigma.

Learn more in [Priority area 1: Employment](#).

- **Workplace Accommodations:**

- Supported employees with disabilities by providing necessary equipment and ensuring accessible office locations.
- Increased transparency on how employees can get assistance and make tools and technology available to support accessibility needs.

Learn more in [Priority area 1: Employment](#).

EMPLOYEE CONSULTATIONS

Global Diversity Survey

In 2024, Scotiabank's Global Diversity Survey offered employees from equity-deserving groups to freely self-identify. We used Canadian insights from the survey to help us build a more inclusive workplace in Canada. We added an option in the survey for employees to be contacted for future inclusion initiatives.

Employment Equity Committee

The Employment Equity Committee continued to guide Global Human Resources on taking action, tracking, and reviewing **Scotiabank's Employment Equity Plans (EEP)** for equity-deserving groups in Canada. The members of the committee represent various Canadian business lines, job levels, and equity-deserving groups. They ensure effective teamwork, inclusivity, and management of employment practices, policies, and systems.

Employee Systems Review

In 2024, we completed an **Employment Systems Review** to identify, understand, and remove barriers for employees from equity-deserving groups, including employees with disabilities. In this process, we:

- Reviewed more than 500 documents, including policies, training, and communications, to gauge how inclusion and equity are included in our practices.
- Gathered feedback from employees through an internal survey.

We received about 1,600 responses from employees with disabilities.

- Hosted focus group sessions with equity-deserving employees to hear their lived experiences and feedback.
- Interviewed about 50 business partners to discuss wins and obstacles to inclusion.

The findings gathered will be used to develop our next **EEP** for people with disabilities.

HOW CONSULTATIONS WILL BE USED

The **Accessible Canada Act Progress Report Survey** results are shared in the same way as the accessibility feedback process. Learn more in our [Feedback](#) section.

Feedback

In addition to consultations, from February 1, 2024, to January 31, 2025, we received and reviewed 1,550 pieces of client feedback and 93 pieces of employee feedback related to accessibility.

WHAT OUR CLIENT FEEDBACK SAYS

This past year, we received 93% more pieces of client feedback than in 2023. Based on the accessibility feedback we received and analyzed:

- 62% was related to the design and delivery of programs and services.

- 12% was related to physical spaces.
- 12% was related to information and communication technologies.
- 7% was related to communication.
- Less than 1% was related to employment.

We didn't receive feedback related to purchasing goods, services, and facilities or transportation.

Positive client feedback

Scotiabank has received positive feedback from clients with disabilities, particularly regarding:

- **Scotiabank Mobile App:** Some clients found the mobile app accessible, intuitive, and easy to use with assistive technology. Clients commented on:
 - how the design and layout enhanced the user experience and
 - the mobile chat feature was appreciated.
- **Branch Accessibility:** We have many branches across Canada with different building designs. These differences can impact the accessibility experience for clients. In some of our branches, the valued features were:
 - ramps,
 - automatic door openers,
 - seating,
 - parking,
 - accessible washrooms, and
 - Automated Banking Machines (ABMs).

Branch employees were also praised for their helpfulness and

dedication to providing accessible services.

- **Global Client Experience Centres (contact centres):** The Global Client Experience Centres were noted for its friendly, understanding, and efficient service for people with accessibility needs.

Barriers and opportunities highlighted in client feedback

The top three themes in client feedback are:

- **Theme 1 - Accessible Services and Accommodations:**
 - Offer personalized banking services to accommodate clients' preferences and reduce the need for physical branch visits, especially for those with mobility restrictions. Include remote and digital banking service options.
 - Provide training for employees to better support clients with disabilities.

For more information, see [Priority area 6: The design and delivery of programs and services](#) and [Accessibility awareness and training](#).

- **Theme 2 - Process and Policy:**
 - Improve digital verification with more text-based options for Deaf, deafened and hard of hearing clients,
 - Simplify processes like opening registered disability savings plans (RDSP), contacting Global Client Experience Centres, and redeeming rewards online, and
 - Streamline procedures for clients with disabilities who have a power of attorney.

- **Theme 3 - Scotiabank Branches:**

- Add more seating and accessible parking spaces to enhance convenience and comfort,
- Provide more timely assistance for clients with disabilities to reduce waiting times and improve client experience.

For more information, see [Priority area 2: The built environment](#).

WHAT OUR EMPLOYEE FEEDBACK SAYS

We received 93 responses from our **Employee Accessibility Feedback Survey**. Based on the accessibility feedback we received and analyzed:

- 35% were related to physical spaces.
- 25% were related to our culture.
- 24% were related to employment.
- 22% were related to accommodation.
- 22% were related to technology.
- 17% were related to communication and resources.

Barriers and opportunities highlighted in employee feedback

The top three themes in employee feedback are:

- **Theme 1 - Physical Spaces:**

- Limit the use of fluorescent lighting, and

- Stronger enforcement of our scent-free policy.
- **Theme 2 - Accommodations:**
 - Increase awareness of the accommodation process among managers, and
 - Reduce time to implement accommodations.
- **Theme 3 - Technology:**
 - Increase leadership awareness of accessible technology options, and
 - Introduce a more accessible onboarding strategy to help new and existing employees learn about these technologies.

HOW WE ADDRESS ACCESSIBILITY FEEDBACK

We work as a team with our colleagues to address accessibility feedback. Our Seniors and Accessibility Programs team manages client feedback, while the Global Inclusion team manages employee feedback. Over the past year, we have improved our process to enhance accountability and better address feedback.

One way we enhanced our feedback process is with the launch of the **Employee Accessibility Feedback Survey** in May 2024 during National AccessAbility Week. This survey helps us gather information



from our employees to identify ways to improve our accessibility tools, processes, resources, and culture Canadian employees can complete the survey once per day.

We share feedback insights and trends with our colleagues. We work together to find ways to improve our policies, processes, and services. Then, the teams will prioritize recommendations and develop action items that are shared in future accessibility plans.

Progress Updates

This section shows our progress in removing and preventing barriers and our efforts to mature our accessibility practice.

Snapshot of progress in 2024:



Completed nine commitments on time or ahead of time.
This means:

80% or more of our commitments are completed in [Priority area 4](#) and [Priority area 6](#).

100% of our commitments are completed in [Priority area 5](#).



Extended our timeline on four commitments as we hear more from people with disabilities and as additional regulations are released. [Priority area 2](#), [Priority area 3](#) and [Priority area 6](#).



Continued to work on seven commitments, which are on track to be completed on time. See [Priority area 1](#), [priority area 2](#), [priority area 3](#), [priority area 4](#), and [priority area 6](#).

GOVERNANCE AND ACCOUNTABILITY

While creating our Accessible Canada Act plan and progress reports, we learned it's important to have an easy way to team up and stay aligned to manage accessibility barriers across the bank.

In 2024, we created an Accessibility Operating Model framework with seven key areas. This model explains how we work together at Scotiabank, to mature our accessibility practice. A committee, made up of members from different areas of the bank, manages each key area. The leaders and employees with subject matter expertise in these committees create and carry out action plans to identify, remove and prevent barriers. The Seniors and Accessibility Programs team oversees these plans and reports to a senior executive committee that drives strategic accessibility efforts.

By working together, we aim to:

- Improve client experience by using feedback insights to adapt and launch banking services, websites, mobile apps, and products that meet client needs.
- Increase transparency by tracking barriers found and progress made towards removal and prevention of barriers across our key areas.
- Enhance overall accessibility experience for clients and employees through coordinated efforts across the bank.

We are committed to developing a mature accessibility practice by continuously refining our strategies, fostering inclusivity, and using innovative technology to meet the evolving needs of our clients and employees.

Priority area 1: Employment

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. By prioritizing equity and inclusion, we aim to be the bank of choice for top talent. Our mission is to build a culture of equity, inclusion, accessibility, and belonging. We strive to ensure that all our systems, practices, and processes are fair and inclusive.

Guided by our [Inclusion Commitments](#), we are dedicated to creating a diverse and inclusive workplace where everyone feels they belong, can be their authentic selves, and excel in their roles. For more information, see [Diversity and Inclusion](#).

PROGRESS ON COMMITMENTS

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

#	Commitment	Timeline*/ Status
Representation		
1	Increase representation of People with Disabilities by 20%	2025 Achieved
	* This commitment is for Canada, as are all other commitments in this report.	



#	Commitment	Timeline*/ Status
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
4	Focused hiring programs Running focused hiring programs with community partners to increase representation of persons with disabilities. Two initiatives are currently in progress focused on hiring people with vision loss and cognitive disabilities.	2022-2024 Achieved

Commitment 1: Representation

In 2020, Scotiabank made a commitment to increase the representation of people with disabilities by 20% by the end of 2025. We

met our goal in 2024 as 9% of new employees identified as a person with disabilities.

Additionally, we use **Labour Market Availability (LMA)** to evaluate the number of people with disabilities in our workforce, ensuring compliance with the **Employment Equity Act**. **LMA** measures the representation of equity-deserving groups in the Canadian labour market and is a benchmark for assessing employment equity. This data is updated every five years based on the **Census** and the **Canadian Survey on Disability**. We are committed to regularly monitoring our progress and actively seeking feedback to enhance our efforts.

In 2025, we'll also introduce a new 3-to-5-year **Employment Equity Plan (EEP)**. This plan will use insights from an internal review and accessibility feedback data to align our practices with **LMA** and remove employment barriers.

Commitment 2: Employment Equity Plan

The **EEP** is continuously adapting to reflect the efforts of our colleagues and inclusion councils in addressing inclusion and accessibility barriers. We are committed to removing barriers related to hiring, retaining, and developing employees with disabilities.

Key highlights include:

- **Accommodation Details Feature:** We introduced a new feature on our internal website for employee accommodation plans. This feature helps communicate accommodation needs clearly and ensures needs are met throughout employment, supporting fair performance reviews and career advancement.

- **Accessible Documents:** We provide accessible documents through our internal Human Resource sites.

In 2024, Scotiabank's Employee Accessibility Executive Council continued to ensure the bank provided an accessible and equitable experience for employees with disabilities. This council was made up of senior leaders who work globally to promote initiatives that improve accessibility for employees.

For more information, see [Commitment 3: Employee Accessibility Operating Model](#), [Commitment 4: Focused hiring program](#) and [Accessibility awareness and training](#).

Commitment 3: Employee Accessibility Operating Model

In 2024, Global Human Resources successfully ran the **Employee Accessibility Operating Model (AOM)**. The **AOM** helps support employees with disabilities by removing barriers and creating an inclusive workplace. This model gives our colleagues a way to work together on initiatives that benefit employees with disabilities.

We'll continue to use this model to drive positive change and achieve our goals through the end of 2025. We'll measure our success using the following:

- Key performance indicators within the **EEP**.
- The annual survey results from employees with disabilities.
- **Global Diversity Survey** results.

Commitment 4: Focused hiring programs

In 2024, we focused on hiring people with disabilities at Scotiabank through programs with community partners. We focused on people with vision loss and cognitive disabilities.

To help with our efforts, we:

- **Supporting Resources:** Published an internal guide to help Scotiabank's talent acquisition consultants, hiring managers, and interviewers to attract, engage, interview, and hire candidates with disabilities.
- **Candidate Website:** Created an external-facing website for people with disabilities to share their résumés and interests, helping connect them with recruiters.

To support student hiring, we hosted and joined 136 events for a variety of equity-deserving groups, including three events specifically for students with disabilities:

- **Western Accessibility Forum**
- **Concordia University Career development day for students with disabilities**
- **HirewesternerAbility Accessible Employment Forum**

As a result, we hired students with disabilities for 6% of our co-op and internship positions, matching our 2023 results.

We continued to partner with the [Canadian National Institute for the Blind](#) through their **Come to Work** events and the **Connecting**



the Dots virtual networking and in-person hiring events.

Scotiabank has joined the **Neurodiversity Confident Employer Program Pilot by Surrey Place**, a not-for-profit company that provides comprehensive, centralized care for people of all ages with autism, developmental, and sensory-related disabilities. Hiring managers received bi-weekly e-newsletters, attended training sessions, and accessed resources to improve their knowledge of inclusive practices for neurodiversity in the workplace.

Priority area 2: The built environment

PROGRESS ON COMMITMENTS

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

#	Commitment	Timeline*/ Status
	Understand current state	
	Assess current state of employee workspaces and branches by:	
	<ul style="list-style-type: none">• Completing audits of five branches• Completing audits of five offices**	
1		2023-2024 Achieved
	** We noticed an error in our Scotia-bank 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	Timeline*/ Status
2	Take action Develop an action plan to focus on and carry out relevant actions based on audit recommendations.	2025 (extended timeline) In Progress
3	Maintain Thereafter, continue to audit branches and workspaces, and carry out relevant actions based on findings.	2023-2026 In Progress

Commitment 1: Understand current state

Our initiative, in collaboration with the [Rick Hansen Foundation \(RHF\)](#), aims to measure meaningful access in physical spaces, based on universal design principles that go beyond current building codes.

In October 2024, we audited five offices and five branches across Canada. To be [RHF Accessibility Certified](#), a location must meet a minimum rating score and the mandatory requirements. Here are the results:

- **Offices:** 3 out of 5 offices scored 60% or higher, earning an **Accessibility Certified** rating. Key factors included:
 - Access to universal washrooms
 - Accessible entrances and pathways
 - Access to public transit and accessible parking spaces, where applicable
- **Branches:** 2 out of 5 branches scored 70% or higher but did not meet the mandatory requirement: all key functional spaces. Therefore, five branches were rated as **Not Certified**.

These audits helped us identify areas for improvement, which are now part of our action plan.

Commitment 2: Take action

We are committed to developing an action plan based on audit findings.

In 2023, we attained the **WELL Health-Safety Rating** for two of our workspaces from the [International WELL Building Institute](#). In 2024, we worked towards striving for our overall **WELL certification**.

In 2025, we'll continue to improve accessibility and inclusivity in our spaces by:

- Partnering with the [RHF](#) to hold Scotiabank Accessibility Review Design Sharing sessions. These sessions will help our design professionals learn from the accessibility assessments of 10 Scotiabank sites across Canada.
- Piloting RightHear beacon technology in two workspaces, based on the insights gathered from our consultations with [Canadian National Institute for the Blind](#). This technology helps people who are blind, visually impaired, or neurodiverse to navigate public spaces.

Commitment 3: Maintain

We regularly check our branches and workspaces and make improvements based on what we find. Recently, we created Scotiabank's Ontario Build Code 2024, an internal guide for reviewing Ontario projects. This guide includes barrier free requirements such as:

- Doorways
- Ramps
- Signs
- Power door controls
- Washrooms and universal washrooms

Also, three of our real estate employees have completed the **Rick Hansen Foundation Accessibility Certification (RHFAC) Fundamentals Training**. This 4-week course helps attendees understand the needs of people with disabilities, the barriers they face, and how to make spaces more accessible. It also teaches **Universal Design** and the **RHFAC** method through case studies.

Priority area 3: Information and communication technologies

PROGRESS ON COMMITMENTS

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

#	Commitment	Timeline*/ Status
	Setting standards	
1	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	2025 (extended timeline) In Progress



#	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 consultations Increase opportunities for people 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 Achieved
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 disabilities and expand the Assistive Technology Catalog with solutions to support employees with cognitive disabilities.	2025 (extended timeline) In Progress

Commitment 1: Setting standards

To meet **EN 301-549 (proposed Information and Communication Technologies regulation)** our Digital Accessibility team is focusing on four key areas:

- **Websites and Web Applications:** We have reviewed our digital design components used to develop our websites and mobile applications. We are updating our internal standards and our testing teams have the necessary plans to help ensure we meet the new standards in the coming years.
- **Mobile Applications:** We have increased the number and types of mobile devices to help the Digital Accessibility team develop and test new standards. We are updating our internal standards, processes, and test methodologies.
- **Accessible Documents:** We are planning updates to our internal standards for public documents. For more information, see [Priority area 4: Communication, other than information and communication technologies](#).
- **Self-Service Kiosk Devices:** We have completed a gap analysis between current and new standards and shared our findings with delivery teams. We are looking into whether we can merge the **EN 301-549** standards with **CSA 651.2**, which is the current Canadian standard for accessible design for self-service interactive devices including ABMs.

This structured approach ensures we meet the new accessibility standards and provide inclusive digital experiences.

Commitment 2: Making our software more accessible

In 2024, we focused on providing designers, developers and testers with resources and tools to meet web accessibility standards. We also explored ways to check our compliance with these standards. Key highlights:

- **Browser tools:** We updated recommendations to improve a suite of browser-based accessibility tools.
- **Bank-wide solutions:** We are developing guidelines and processes to analyze and compare tools for different use cases. We are also exploring a solution to support teams throughout the software development life cycle with regular data insights.
- **Suppliers:** We worked with key partners who support our digital experiences to identify and fix accessibility gaps in their products and services.
- **Procurement:** We created a set of questions to check if new vendors meet accessibility compliance. This set of questions will help us understand how their technology has an impact on our clients and employees with disabilities.



These steps aim to help our digital teams build solutions that make it easier for our clients to find and use the information they need, ensuring a more accessible banking experience.

Commitment 3: User research and consultation

We have taken steps to increase options for people with a range of disabilities and intersecting identity factors to give input into the design of digital banking experiences. We put in place processes that:

- Increase observer attendance options for research interviews so that our digital banking products and design colleagues can learn from people with disabilities.
- Highlight insights related to people with disabilities to meet client needs for digital banking design.
- Work with the Digital Accessibility team to include insights from what we hear from clients with disabilities to achieve accessibility by design.
- Leverage the use of client experience design tools to reflect and consider the diversity of Scotiabank's clients, based on research conducted with people with disabilities.

As a result, people with disabilities were included in more studies held throughout 2024. Here is how people with disabilities were included in our three research methods:

- **Research interviews:** We included inclusive screeners during participant recruitment for 20 interview-based studies, resulting in 17% representation of people with disabilities among participants.
- **Self-guided research:** Although demographics aren't tracked at a participant level, we included recruitment criteria to ensure people with disabilities were part of these studies.
- **Surveys:** Based on optional participant responses, 23% of our survey participants identified as having a disability across 10 surveys conducted.

These efforts ensured the experiences of people with disabilities were used to influence our digital services, making them more inclusive and accessible for all.

Commitment 4: Accessibility Help

In 2024, we reviewed the accessibility content in [Scotiabank Help Centre](#) to identify areas we needed to update. These are the steps we'll take in 2025:

- **Step one - Learn:** Use various mobile devices to increase the Digital Accessibility team's knowledge of mobile accessibility practices to better understand client experiences.
- **Step two - Create content:** Use the accessibility content review and what we learn to determine what content will be added to the digital banking section.
- **Step three - Update our resources:** Publish the content and make a plan to create additional content to enhance existing resources.

This will help us provide better resources for our clients.

Commitment 5: Accessibility in the employee digital experience

We made updates to our assistive technology tools and training, to improve the support options for employees with disabilities. In 2024, we focused on these support options for employees with cognitive disabilities:

- **Assistive Technology Internal Site and Updates:** We created a new internal website to let employees and managers know about available assistive technology and how to access it. We also added these updates to our Global Human Resources and Accessibility internal sites.
- **Collaboration with Everway (formerly texthelp):** We partnered

with [Everway](#) to give training on **Read & Write**, a tool supporting neurodiversity. Over 140 employees attended this training.

- **Go Learn: Empowering Inclusion with Accessible Technology:** We hosted a session on maximizing Windows 10 built-in accessibility features, covering tools from screen readers to changing font sizes.
- **Assistive Technology Catalog Expansion:** We translated our internal list of assistive technology into Spanish and French. We are also exploring assistive technology licenses for the entire bank.
- **Digital Well Being Community:** We launched a community on our employee communication platform, to let more employees know about technology accommodation options and assistive technology. This community now has 225 members.

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

PROGRESS ON COMMITMENTS

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

#	Commitment	Timeline*/ Status
	Making documents and websites accessible	
1	Create a web content accessibility program that enables and empowers employees to create accessible documents and web content.	2024 -2025 In Progress

Commitment 1: Making documents and websites accessible

In 2024, we focused on building a solid foundation for our web content accessibility program:

- **Accessibility Operating Model:** We are developing documents to kickstart web content accessibility efforts with a target launch in Spring 2025. Learn more in the [Governance and accountability](#) section.
- **PDF Conformance Guidelines:** We created guidelines for what makes a document accessible. Our next step is to align these guidelines to **EN 301-549**: 2024 standards for information and communication technology products and services.

We strengthened key relationships with vendors to support our accessibility efforts:

- **Industry Tool Review:** We reviewed tools for document accessibility solutions to automate processing and authoring tools for document remediation.
- **Simplified Process:** We simplified our process with our external vendor, [Allyant](#), to deliver alternate format documents for clients and employees.

Priority area 5: The procurement of goods, services and facilities

We are committed to purchasing goods, services, and facilities that are accessible to all.

PROGRESS ON COMMITMENTS

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

#	Commitment	Timeline*/ Status
Accessible procurement process		
1	Conduct a current state study to find out how to integrate accessibility requirements into existing end to end procurement processes.	2024 Achieved
ProcureAccess partnership		
2	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 Achieved

Commitment 1: Accessible procurement process

In 2024, we completed a procurement gap analysis and created an action to address gaps in three key areas in upcoming years:

- Policy, procedures, and guidelines
- Finding and choosing suppliers
- Awareness and training

Commitment 2: Communication supports

ProcureAccess is a business-to-business program led by [Disabili-](#)



ty:IN. ProcureAccess brings together companies that understand the importance of buying and selling technology that are accessible to people with disabilities.

Scotiabank has been part of the **ProcureAccess Statement** since 2023 and joined the advisory group forum in 2024 to learn about best practices in accessible procurement. Our commitment to buy digital products and services that are accessible aligns with global accessibility laws, regulations, and standards, including the **Web Content Accessibility Guidelines (WCAG)** 2.1 Level AA and future updates.

Additionally, Scotiabank is a corporate member of the **Inclusive Workplace and Supply Council Canada (IWSCC)**, which aims to create opportunities for businesses owned by people with disabilities. In 2024, we partnered with **IWSCC** to host an event for certified businesses. This event provided information about our supplier diversity program, supplier registration, requirements, and key contacts.

Priority Area 6: The design and delivery of programs and services

Financial services are important for creating a better future for all. At Scotiabank, we work to offer financial education, tools, and advice to help our clients make informed decisions.

PROGRESS ON COMMITMENTS

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

#	Commitment	Timeline*/ Status
	Client accessibility program	
1	Review and update Scotiabank's accessibility program. We will consult with people with disabilities and implement an improved client accessibility and accommodations policy, process, and framework.	2024 Achieved
	Communication support options	
2	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.	2025 (extended timeline) In Progress
	Serving clients with disabilities	
3	Develop and launch training to improve employee understanding of how to support clients with disabilities and implement accommodation options when requested.	2024 Achieved
	Accessibility at Scotiabank website	
4	Offer information about the accessibility features and services available at the bank.	2024 Achieved**

** We noticed an error in our Scotiabank's 2024 Accessible Canada Act Progress Report, which stated that our Accessibility at Scotiabank website was in progress, when efforts were achieved in 2023.

Commitment 1: Client accessibility program

We introduced a new process and framework to help employees support clients with disabilities. We created this framework after consulting with clients with disabilities to ensure we provide the right support for each person's unique needs. It includes:

- Scotiabank's responsibility to accommodate clients,
- How to accommodate clients, and
- A support model for employees to find help.

We determined that a client accessibility and accommodations policy wasn't needed at this time because:

- In 2023, we updated our existing [Scotiabank's Accessibility Policy](#) that meets the objectives outlined in the Accessibility for Ontarians with Disabilities Act. We apply these practices broadly to all our Canadian clients and employees.
- We heard from our employees that resources such as tips, FAQs and guides for servicing clients are more useful for employees to understand and know how to support clients with disabilities.

We also keep reviewing the accessibility services we offer to clients. In 2024, we improved our accessible client documents request process in two steps:

- **Step one:** We simplified our internal processes for managing accessible bank statement requests. This improves client experience and ensures timely delivery of accessible documents.
- **Step two:** We expanded the process to include alternate format requests for all client documents.

In each step, we trained branch and Global Client Experience Centres (contact centres) employees. In addition, we updated resources for the alternate format request to meet the needs of clients with disabilities. This helps employees:

- Understand the changes, and
- Know how to support clients asking for alternative format statements and documents.



This approach ensures employees have the tools and knowledge to support clients effectively and responsibly.

Commitment 2: Communication support options

We updated our internal processes for sign language interpretation and **CART** services. Based on feedback, we are piloting a new option for clients to access **ASL** and **LSQ** at selected branches across Canada. Our goals are to:

- Make it easier for clients to access services.
- Ensure clients can access the support they need.
- Provide faster service options, including on-demand interpretation through a remote interpreter.

We are committed to providing accessible services and will continue to improve our processes to meet the needs of our clients. We also plan to expand these services to employees in the future.

Commitment 3: Serving clients with disabilities

We stay focused on supporting clients with disabilities. This is what we did to train our employees who directly support Canadian clients:

- **Branch:** We provided training and communications on the new client accommodations process and framework.
- **Specialized Global Client Experience Centres support:** We provided client accessibility accommodations training.

Priority area 7: Transportation

To date, we haven't received any feedback in regard to transportation barriers. We'll continue to check our feedback channels for any changes.

Accessibility awareness and training

At Scotiabank, we give our teams the necessary tools and training to create inclusive products and experiences for our clients and employees.

TRAINING

We continue to offer comprehensive learning options, including on-line live sessions, eLearning modules, and how-to videos to our em-

ployees. These resources help them to lead the way in creating an inclusive environment for clients and employees.

Digital Accessibility Learning Program

The Digital Accessibility Learning Program is an award-winning training program. The Seniors and Accessibility Programs team offers 16 live sessions on the topics:

- Web and Mobile,
- Digital learning, and
- Documents.

In 2024, 562 employees joined these sessions.

“This course helped me understand key concepts and guidelines using relevant examples which I’ve either encountered already or will need to look out for.”

– Program Participant

“Found the session really helpful and think it’s something all Digital Project Managers should know”

– Program Participant



Awareness training

In 2024, the Seniors and Accessibility Programs team trained 204 employees through tailored sessions in accessibility awareness and best practices.



of participants would recommend this training to colleagues

I have a better understanding of the needs of people with disabilities after completing the training.

Strongly agree - 52% of participants



Agree - 37% of participants



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

Extremely confident – 56% of participants



Very confident – 30% of participants



Confident – 15% of participants



In 2024, Global Human Resources enhanced accessibility awareness through various training initiatives, including disability awareness



modules, workshops on accessible documents, and mental health training. These efforts, including a partnership with **Disability:IN**, aimed to create inclusive workplaces and support employees with disabilities.

Rethinking Accessibility Training

Over 50,000 employees have taken our Rethinking Accessibility Training eLearning course. The course helps employees understand:

- Accessibility law,
- How to support clients with disabilities, and
- Our responsibility to offer accommodations.

Learning x Accessibility Working Group

The Seniors and Accessibility Programs team collaborated with Global Learning and Development to lead a working group dedicated to improving the accessibility of digital learning for employees with disabilities. In 2024, we launched the eLearning Accessibility Foundations Playbook and enhanced the Digital Learning Accessibility Portal. These resources provide practical advice and best practices for creating inclusive digital learning experiences.

ONLINE LEARNING RESOURCES

Neurodiversity Learning Playlist

We created a Neurodiversity Learning Playlist, which is a series of courses available to employees on our internal learning platform.

This playlist trains employees on:

- What Neurodiversity is,
- How to champion inclusivity

The goal of the playlist is to reduce stigma and advance belonging.

Digital Accessibility Portal

We released a guide on how to create accessible digital documents. In the guide we include instructions on how to make **Microsoft Word** and **Microsoft PowerPoint** accessible to everyone.

Accessibility Portal

The **Accessibility Portal** is an internal website to help employees provide accessible client support and create an inclusive workplace. The website has resources, best practices, tools, and information for employees.

Recently, we added new accessibility accommodations resources. These resources cover common client accommodations topics such as

- **Technology:** Automatic Bank Machines (ABMs), point of sale terminals, and mobile app,
- **Communication Tools:** Microsoft Teams, Third-Party Video Relay Calls, Communication Access Real-Time Translation (CART) Services, and Sign Language Interpreter services, and
- **Processes:** Power of attorney

We have also created a new guide for employees and their managers on how we ensure accessibility and inclusivity at every stage of employment.

COMMUNITY ENGAGEMENT

Employee Resource Groups

At Scotiabank, our employees can join [Employee Resource Groups \(ERGs\)](#). In 2024, these groups helped raise awareness about accessibility:

Mental Health & Wellness ERG, hosted sessions on:

- Non-apparent disabilities, with Lorne Needle (He/Him) from **Disability:IN**. The event focused on how to create a welcoming and empathetic environment.
- Tools to support employees with disabilities for Global Client Experience Centres (contact centres) leaders in partnership with **Disability:IN**.
- Suicide awareness and intervention, to debunk myths and help employees support their own and their families' mental health.

DiversAbility ERG:

- Held a session on employee engagement and career advancement, with insights from **Disability:IN**. The session showed how better engagement can improve retention, advancement, and performance, and shared successful strategies from top companies.

International Day of Persons with Disabilities Global Event

We hosted the **International Day of Persons with Disabilities (IDP-WD) Global Event**, focusing on “Accessibility by Design.” The theme focused on making accessibility part of everything we create and do. The event featured a spotlight video on [ScotiaRISE](#), our 10-year, \$500 million commitment to help disadvantaged groups, including persons with disabilities.

The webcast included a:

- Keynote from Sinéad Burke (She/Her), founder and CEO of [Tilt-ing the Lens](#), which provides consulting services with the mission to create a more equitable and accessible world.
- Panel discussion with our **DiversAbility ERG** members, sharing their lived experiences, and how allies can help build an inclusive workforce.
- Video on Enterprise Accessibility, showing what we are doing to improve accessibility at Scotiabank and Tangerine.



COMMUNITY PARTNERSHIPS

Scotiabank has partnered with the [Canadian National Institute for the Blind \(CNIB\)](#) and committed \$1.2 million dollars in support of their **Come to Work Program**. This program helps people who are blind, partially sighted, or deafblind by offering skill-building opportunities in self-advocacy, assistive technology, leadership, and providing paid internships and entrepreneurial support. Learn more about our efforts, [“Helping people with sight loss reach their career goals.”](#)

We also continue to support the [Rick Hansen Foundation \(RHF\) School Program](#), which creates an inclusive learning environment for students with disabilities by offering accessible educational resources and promoting disability awareness.

For our IDPWD event, we partnered with:

- [CNIB](#)
- [Easter Seals Canada](#)
- [Holland Bloorview Kids Rehabilitation Hospital](#)
- [Instituto Pedagogico Para Problemas de Lenguajes](#)
- [RHF](#)

We are continuing our partnership with **Disability:IN**, a non-profit company dedicated to promoting disability inclusion in business. In 2024, we hosted events for our employees that offered leadership opportunities, professional development, and best practices related to supporting employees and clients with disabilities. For more details on our partnership, see our [Community Engagement](#) section.