



# **Habib Canadian Bank**

## Accessibility Plan Progress Report

June 1, 2025

## TABLE OF CONTENTS

<b>1. GENERAL.....</b>	<b>3</b>
1.1 INTRODUCTION.....	3
1.2 CONTACT INFORMATION .....	3
1.3 FEEDBACK PROCESS .....	3
1.4 ALTERNATE FORMATS.....	4
<b>2. PROGRESS UPDATES ON AREAS IDENTIFIED IN THE ACA .....</b>	<b>4</b>
2.1 BUILT ENVIRONMENT .....	4
2.2 EMPLOYMENT .....	5
2.3 COMMUNICATION OTHER THAN INFORMATION TECHNOLOGY.....	6
2.4 THE DESIGN AND DELIVERY OF PROGRAMS AND SERVICES.....	6
2.5 THE PROCUREMENT OF GOODS, SERVICES, AND FACILITIES.....	7
2.6 INFORMATION AND COMMUNICATION TECHNOLOGIES.....	8
2.7 TRANSPORTATION .....	9
<b>3. CONSULTATIONS .....</b>	<b>9</b>
<b>4. FEEDBACK .....</b>	<b>10</b>
<b>5. CONCLUSION.....</b>	<b>10</b>
<b>6. GLOSSARY/DEFINITIONS.....</b>	<b>11</b>

# 1. GENERAL

## 1.1 INTRODUCTION

Habib Canadian Bank (HCB) is committed to fostering an inclusive and accessible environment for all individuals, including our customers, employees, and the communities we serve. Our commitment is guided by the principles outlined in the Accessible Canada Act (ACA), which aims to achieve a barrier-free Canada by 2040. We recognize the importance of identifying, preventing, and removing barriers to accessibility in our services, workplaces, and technologies. This progress report highlights the steps we have taken to meet the objectives of our Accessibility Plan and outlines our ongoing commitment to creating a more inclusive environment for everyone.

## 1.2 CONTACT INFORMATION

To provide feedback on accessibility, please use one of the contact methods below.

Email: [concerns@habibcanadian.com](mailto:concerns@habibcanadian.com)

Phone: 905-276-5300

Fax: 905-276-5400

Mail: Head of Human Resources  
6450 Kitimat Road,  
Mississauga, Ontario, L5N 2B8

## 1.3 FEEDBACK PROCESS

Your feedback is essential to help us improve accessibility at Habib Canadian Bank. If you have any suggestions, concerns, or questions about our Accessibility Plan or related initiatives, we encourage you to contact us using any of the contact methods listed above. We are committed to responding to all feedback promptly and effectively.

You can use this process to share your feedback on:

- Barriers experienced when interacting with HCB
- HCB's Accessibility Plan
- HCB's feedback processes

If you require support while providing feedback, please let us know, and we will do our best to accommodate your needs. You may choose to provide feedback **anonymously** or include your contact information. If contact information is provided, we are committed to responding in a timely manner and in the same format in which the feedback was received. You may also choose to provide feedback anonymously. However, we cannot acknowledge anonymous submissions.

We are dedicated to fostering an inclusive and accessible environment, which includes a feedback mechanism for both employees and the public to share their thoughts and suggestions.

All accessibility feedback will be retained for a period of seven years from the date it is received.

Feedback will be reviewed and analyzed to identify and prioritize the most critical issues, and an action plan with specific goals will be developed. The plan will be implemented in phases, monitored regularly, and updated based on continuous feedback to ensure ongoing improvement and effectiveness.

For any accessibility-related inquiries or feedback, please contact:

**Accessibility Lead – Habib Canadian Bank**

*Isabelle Fernandes*

*Head of Human Resources*

E-mail address: [i.fernandes@habibcanadian.com](mailto:i.fernandes@habibcanadian.com)

Phone number: 905-276-5300 Ext 244

Address: 6450 Kitimat Road, Mississauga, Ontario, L5N 2B8

## **1.4 ALTERNATE FORMATS**

You can reach out to our Accessibility Lead to provide feedback on HCB's Accessibility Plan or request an alternative format: print, large print, Braille, audio or an electronic format that is compatible with adaptive technology that is intended to assist people with disabilities. We will provide the format you ask for as soon as possible. Braille and audio formats may take up to 45 days. Print, large print and electronic formats may take up to 20 days.

## **2. PROGRESS UPDATES ON AREAS IDENTIFIED IN THE ACA**

In alignment with the goals of the Accessible Canada Act, Habib Canadian Bank has taken proactive steps to identify, remove, and prevent accessibility barriers across the following key areas:

- The Built Environment: Accessibility in physical spaces.
- Employment: Policies and practices for inclusive employment.
- Communication other than Information and Communication Technologies (ICT): The communication priority area relates to all methods of communication used at Habib Canadian Bank to communicate with employees and customers.
- Programs and Services Design & Delivery: Identifying the accessibility needs of the customers at the time of onboarding. Inclusive and accessible program offerings.
- Procurement of Goods, Services, and Facilities: Ensuring accessibility in procurement processes.
- Information and Communication Technologies (ICT): Accessible digital tools and resources.
- Transportation: Accessible transportation services.

### **2.1 BUILT ENVIRONMENT**

Barrier: Some existing bank facilities may not be fully accessible to individuals with visual, auditory or mobility-related disabilities.

As part of our commitment to accessibility we conducted comprehensive reviews of all HCB branches to ensure they are welcoming and accessible for all customers and employees. Key improvements and features include:

- **Step-Free Access:** All branch entrances are step-free and equipped with ramps to ensure smooth and safe access for individuals using wheelchairs, mobility aids, or strollers.
- **Clear Walkways:** We have ensured that walkways within our branches are unobstructed and wide enough to accommodate wheelchair users and those with other mobility needs.
- **Low-Height Tables:** Each branch includes a low-height service table to better serve clients using wheelchairs or other assistive devices.
- **Private Consultation Rooms:** To enhance customer comfort and privacy, each branch offers private rooms where clients requiring additional support can conduct their banking in a discreet, confidential setting.
- **Accessible Prayer Room Seating:** A chair has been placed in the prayer room to accommodate staff members who may need to sit while praying due to disabilities or mobility challenges.

In line with our commitment to invest in at least one major accessibility upgrade annually, we have implemented the following enhancements:

- **Automatic Doors:** Installed at all three branches to improve independent access for all visitors.
- **Accessible Washrooms:** Fully accessible washroom facilities are now available in both staff and customer areas to ensure dignity and ease of use for all individuals.

We remain dedicated to evaluating and improving our physical spaces to better serve the needs of every person who walks through our doors.

## 2.2 EMPLOYMENT

Barrier: Potential challenges in recruitment, retention, and career advancement for individuals with disabilities.

In 2024, HCB made meaningful progress in implementing the employment-related commitments outlined in our Accessibility Plan, with a focus on inclusive recruitment, workplace accommodation, performance management, and emergency preparedness.

### Inclusive Recruitment

We reviewed and updated all job postings to incorporate inclusive language and clearly state our position as an equal opportunity employer. Each posting now includes a statement affirming the following;

- The Bank does not discriminate based on disability
- Accommodation is available on request.

This ensures that all prospective candidates are aware of our commitment to an accessible and inclusive hiring experience.

### Workplace Accommodation

We have a designated Accessibility Lead responsible for managing all workplace accommodation requests confidentially and efficiently. In 2024, accommodation such as standing desks were provided to employees based on individual needs. The Accessibility Lead is trained in working collaboratively with employees and managers to ensure that workplace adjustments are timely and appropriate.

### Performance and Feedback

We conducted a comprehensive review of our performance review process to ensure it is accessible and equitable. The review confirmed that our current practices allow individualized goal setting and consider the potential impact of disabilities on work performance. Employees are always encouraged to work with their line managers to establish realistic and meaningful objectives, fostering a supportive culture.

### Emergency Preparedness

Recognizing the importance of safety for all employees and customers, we reviewed and updated our emergency evacuation procedures to ensure they consider individuals with disabilities. Modifications were made to ensure that anyone present within the premises can evacuate safely and efficiently in the event of an emergency. These updates were communicated to all employees and incorporated into regular safety drills.

## **2.3 COMMUNICATION OTHER THAN INFORMATION TECHNOLOGY**

Barrier: Limited options for customers with disabilities to receive and process information, and difficulty for them in communicating effectively with bank staff.

At Habib Canadian Bank, we are committed to ensuring that all customers can communicate effectively and access the information they need. To address this barrier, we have begun to implement the following measures:

- **Staff Training:** All customer-facing employees will receive training to support respectful, inclusive, and effective communication with individuals with disabilities. This training will focus on recognizing diverse communication needs and responding appropriately.
- **Communication Aids:** Each branch is equipped with basic communication tools, such as pen and paper for written exchanges. We also provide printed materials in **large, high-contrast fonts** to support customers with visual impairments.

Looking ahead, we are committed to **expanding our training programs** to help staff better identify and support customers who may require alternative communication methods. This will ensure that every individual who interacts with our bank is treated with dignity and provided with the tools they need for a smooth and accessible experience.

## **2.4 THE DESIGN AND DELIVERY OF PROGRAMS AND SERVICES**

Barrier: Bank programs and services may not always be designed to be easily accessible or accommodating to customers with disabilities, leading to a lack of utilization and satisfaction.

HCB is committed to making accessibility a key part of how we design and offer our services, ensuring that all customers and employees can engage with us independently, safely, and with dignity.

### Feedback Mechanism

As outlined in Section 1.3, the Bank has implemented a comprehensive **Feedback Process** to allow individuals to share their experiences and suggest improvements regarding accessibility. Feedback can be submitted through multiple channels such as by email, phone, or mail.

All channels are regularly monitored by our **Accessibility Lead** to ensure timely responses and follow-up. This mechanism enables us to gather meaningful insights from individuals directly impacted by our services and prioritize improvements based on real user experiences.

#### Staff Training

We recognize that our frontline employees play a critical role in delivering accessible and inclusive services. In response, we are in the process of implementing training focused on:

- Sensitivity and disability awareness
- Respectful and effective communication
- Inclusive service delivery practices
- Understanding the diverse experiences of people with disabilities

This training will empower staff with the skills and confidence needed to serve all customers with empathy, professionalism, and inclusivity.

#### Physical Accessibility of Service Areas

To enhance physical access within our service environments, we conducted thorough evaluations across all branches. As a result:

- **Seating arrangements** were reconfigured to accommodate customers using mobility aids.
- **Service counters** were assessed and low-height options are now available for greater accessibility.
- **Clear signage** and **unobstructed pathways** were prioritized to support safe and easy navigation throughout our premises.

These actions reflect our ongoing commitment to designing and delivering services that are accessible to everyone. We will continue to monitor, evaluate, and improve our offerings based on feedback and best practices in accessibility.

## **2.5 THE PROCUREMENT OF GOODS, SERVICES, AND FACILITIES**

Barrier: Procurement processes may not adequately consider the accessibility needs of employees and customers with disabilities, potentially leading to the acquisition of goods, services, and facilities that are not fully usable by everyone.

The Bank recognizes the importance of accessible procurement practices to ensure our goods, services and facilities can effectively be used by all individuals, including those with disabilities. While we have made initial progress in this area, we are committed to exploring further opportunities for improvement.

In 2024, we began aligning our procurement practices with accessibility standards by focusing on technology-related acquisitions. Specifically:

- When updating or acquiring new technology systems, we ensured that accessibility features were a primary consideration. This included evaluating software and hardware for compatibility with assistive technologies.
- We actively sought out technological solutions for users with disabilities, helping to ensure that the tools we implement are not only compliant with accessibility standards but also practical and user-friendly in real-world scenarios.

### Next Steps

The Bank recognizes that our current procurement practices require further development to fully reflect accessibility best practices. In the coming years, we plan to:

- Develop a formal accessibility policy for procurement that includes clear criteria and evaluation tools on accessibility.
- Provide training for procurement staff on how to assess accessibility in vendor proposals and product specifications.
- Introduce contractual language requiring vendors to meet accessibility standards and provide documentation of compliance.

## **2.6 INFORMATION AND COMMUNICATION TECHNOLOGIES**

Barrier: Online banking and other information technologies may not be fully accessible, creating difficulties for customers and employees with disabilities in accessing services and information.

Habib Canadian Bank recognizes that digital accessibility is essential to ensuring equitable access to banking services for all customers and employees. While we have not yet completed updates to meet the Web Content Accessibility Guidelines (WCAG) 2.2, we have initiated a comprehensive accessibility improvement plan that is currently underway and scheduled for completion in 2025.

In 2024, we began a phased approach to enhancing the accessibility of our digital platforms. This includes:

- Conducting an accessibility audit of our website and mobile banking app using both automated tools and feedback from users with disabilities.
- Identifying key areas for improvement based on WCAG 2.1 standards and prioritizing updates that will have the greatest impact on usability.
- Establishing a cross-functional team, including IT, compliance, and user experience specialists, to oversee the implementation of accessibility enhancements.

### Planned Improvements

- Integration of text-to-speech compatibility and keyboard navigation features.
- Addition of alternative text for images and improved color contrast for better readability.
- Streamlining of navigation menus to support screen reader functionality.



We have also introduced a formal feedback mechanism, allowing users to report accessibility issues or suggest enhancements by contacting our Accessibility Lead. This feedback is being used to inform ongoing development and ensure that updates are responsive to real user needs. We are committed to completing this work in 2025 and will continue to provide updates on our progress as we move toward full WCAG 2.2 compliance.

## 2.7 TRANSPORTATION

Barrier: Challenges in accessing the bank locations for customers and employees with disabilities due to transportation issues.

The Bank recognizes that accessible transportation is a critical component of ensuring equitable access to banking services for all customers and employees. In 2024, we focused on reducing the need for physical travel while also enhancing the accessibility of our branches. We have expanded our online and telephone banking services to minimize the need for in-person visits. Our new and improved website provides customers and non-customers with all the information they require. Increasing the availability of banking support through telephone makes our services easily accessible to customers with mobility impairments.

However, for those customers and employees who choose or need to visit our location, we have made several improvements to ensure an accessible environment for all. Each branch has designated accessible parking spaces located close to the main entrance along with a step-free entrance. Automatic doors have also been installed in all entryway doors to the branch where necessary.

## 3. CONSULTATIONS

At HCB, we are committed to listening, learning, and evolving. We actively engage with employees who self-identify as having **visible or non-visible disabilities** to better understand their experiences and identify barriers that may exist within our workplace.

These employee insights are invaluable in helping us shape a more **inclusive, supportive, and accessible workplace culture**. By incorporating lived experiences into our accessibility planning, we can design more effective strategies and solutions that reflect the realities of those we aim to support.

As part of this commitment, we circulated an Accessibility Feedback Form for all employees to complete. The form included the following questions designed to gather insights on accessibility challenges and opportunities:

- What area of the Bank does your suggestion relate to? (Check all that apply)
  - Customer service
  - Physical spaces (e.g., entrances, washrooms, signage)
  - Technology or digital tools (e.g., software, websites)
  - Communication (e.g., meetings, documents, training)
  - Hiring or workplace practices

- What have you noticed that could be improved to make things easier or more inclusive for everyone? (You can describe a challenge, an idea, or something you have seen work well elsewhere.)
- Do you have a suggestion for how we could improve this?
- Have you or someone you know experienced challenges related to accessibility at work? (No need to name anyone - just describe the situation if you are comfortable.)

We have begun to action the feedback we received, using it to inform and enhance our ongoing accessibility efforts. We recognize that accessibility is not a one-time initiative, but an ongoing journey. To that end, we remain committed to:

- **Maintaining open lines of communication** with employees and customers
- **Encouraging feedback and dialogue** through formal and informal channels
- **Continuously adapting** our policies and practices to reflect evolving accessibility needs

These ongoing conversations are critical to ensuring our workplace and services evolve in a way that meets the **diverse and dynamic needs** of all individuals we serve.

## 4. FEEDBACK

Throughout the year, Habib Canadian Bank has maintained multiple channels to encourage accessibility-related feedback from various stakeholders including both employees and customers. As outlined in the **Feedback Process** section of this report, individuals can submit feedback via **email**, **phone**, or **mail**.

During the reporting period, feedback was collected exclusively through the Accessibility Feedback Form distributed to employees. The input received offered valuable insights into areas where our accessibility efforts can be strengthened. Recommendations included increasing the representation of individuals with disabilities within the team and improving the readability of signage and posters for those with visual impairments. Enhancing ergonomic conditions by providing more comfortable seating was also highlighted. Additionally, there were suggestions to improve physical accessibility by installing automatic doors in shared areas like the kitchen. No other feedback channels were utilized.

HCB is fully committed to continuous improvement and encourages all individuals to share concerns, suggestions or experiences that can help us identify and remove possible accessibility barriers.

## 5. CONCLUSION

Habib Canadian Bank remains dedicated to fostering a barrier-free environment that ensures equal access and opportunities for everyone. We thank our customers, employees, and stakeholders for their continued support and feedback, which drives our progress in accessibility.

For additional information or to provide feedback, please contact us using the details provided in the Contact Information section. We welcome and encourage your input as we work toward building a more inclusive future for all.

## 6. GLOSSARY/DEFINITIONS

### Accessibility

Accessibility refers to how services, technology, locations, devices, environments and products are designed to accommodate people with disabilities. Accessibility means giving people of all abilities equal opportunities to take part in activities. The term implies conscious planning, design, and/or effort to make sure something is available to people with disabilities. Accessibility also benefits the general population by making everything easier to use and practical for everyone.

### Barrier

According to the Accessible Canada Act (2019) a barrier is ‘anything - including anything physical, architectural, technological or attitudinal, anything that is based on information or communications or anything that is the result of a policy or a practice - that hinders the full and equal participation in society of persons with an impairment, including a physical, mental, intellectual, cognitive, learning, communication or sensory impairment or a functional limitation.’

### Disability

According to the Accessible Canada Act (2019) disability is defined as ‘any impairment, including a physical, mental, intellectual, cognitive, learning, communication or sensory impairment or a functional limitation whether permanent, temporary or episodic in nature, or evident or not, that, in interaction with a barrier, hinders a person’s full and equal participation in the society.’

### WCAG

Web Content Accessibility Guidelines. These are guidelines for designing accessible web contents.