



# **Habib Canadian Bank**

## Accessibility Plan Progress Report

June 1, 2026

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# 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**

*Marilyn Rodrigues*

*Deputy Manager - Human Resources*

E-mail address: [m.rodrigues@habibcanadian.com](mailto:m.rodrigues@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 FOR 2026

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

- **Built Environment:** Ongoing improvements to ensure safe, inclusive, and accessible physical spaces.
- **Employment:** Accessibility training initiatives to promote awareness and an inclusive workplace for employees of all abilities.
- **Communication (non-ICT):** Efforts to ensure clear, inclusive, and accessible communication with employees and customers.
- **Programs and Services:** Updates to the Account Opening Form to better capture accessibility needs and support inclusive service delivery.
- **Procurement:** Integration of accessibility considerations into purchasing practices.
- **ICT:** Enhancements to the HBZ mobile app and website to improve usability and compatibility with assistive technologies.
- **Transportation:** Consideration of accessibility needs in transportation services, where applicable.

Habib Canadian Bank has implemented several key initiatives to strengthen its accessibility framework. These include the development of dedicated accessibility training and awareness materials, including a comprehensive slide deck, to foster greater understanding and accountability across HCB.

Enhancements to the HBZ mobile app and website have improved digital accessibility by supporting assistive technologies and creating a more user-friendly experience for all individuals. In parallel, the Bank continues to promote an inclusive organizational culture by embedding accessibility considerations into everyday practices and decision-making.

Additionally, the Account Opening Form (AOF) has been updated to incorporate accessibility-focused questions, enabling the Bank to better identify and address potential barriers within the customer onboarding process. Collectively, these initiatives reflect the Bank's ongoing commitment to creating a more inclusive, accessible, and barrier-free environment for all.

## 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 the Bank's accessibility plan, we have 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 is equipped with low-height service tables to better accommodate 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 have been implemented in both staff and customer areas, promoting dignity, comfort, 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.

### Workplace Harassment

Habib Canadian Bank is committed to fostering a respectful, inclusive, and accessible workplace. As part of this commitment, all employees completed a code of conduct training session which covered workplace harassment and discrimination prevention. This training provided clear guidance on respectful conduct, identifying inappropriate behaviours, and understanding the impact of harassment and discrimination in the workplace.

The use of standardized training materials, including the slideshow, ensures consistent messaging and reinforces key concepts related to inclusion, unconscious bias, and psychological safety. This contributes directly to accessibility by helping to create an environment where all employees, especially those with disabilities or accessibility needs, feel safe, supported, and able to fully participate in the workplace.

By promoting awareness and accountability, these training initiatives help eliminate attitudinal barriers and strengthen a culture of respect, which is essential to building and sustaining an accessible organization.

#### Performance and Feedback

We conducted a comprehensive review of our performance management process to ensure it remains accessible, fair, and inclusive. The review confirmed that our current approach supports individualized goal setting and considers the potential impact of disabilities on employee performance. Employees are encouraged to work collaboratively with their managers to establish realistic, meaningful, and achievable objectives, fostering a supportive and inclusive work environment.

#### 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 received in-person training, with 100% completion, to support respectful, inclusive, and effective communication with individuals with disabilities. This training focused 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.

Moving forward, 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.

As part of this commitment, an Accessibility Feedback Form was circulated to all employees. In addition, the Account Opening Form (AOF) has been enhanced to include a dedicated section focused on identifying and understanding potential barriers to accessibility, ensuring that accessibility considerations are embedded within key customer-facing processes.

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 the critical role our frontline employees play in delivering accessible and inclusive services. In support of this, we are implementing targeted 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 is designed to equip 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, comprehensive evaluations have been conducted across all branches. As a result:

- Seating arrangements were reconfigured to accommodate customers using mobility aids.
- Service counters were assessed, and low-height options have been made available for greater accessibility.
- Clear signage and unobstructed pathways have been implemented to support safe and easy navigation throughout our premises.

These actions reflect our ongoing commitment to the design and delivery of services that are accessible to all individuals. We will continue to monitor, evaluate, and enhance our services by incorporating feedback and aligning with established accessibility best practices.

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

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

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. Initial progress has been made in this area, and the Bank remains committed to identifying and implementing further opportunities for improvement.

In 2024, efforts were initiated to align procurement practices with accessibility standards, with a focus on technology-related acquisitions. Specifically:

- Accessibility requirements were integrated into the evaluation and acquisition of new and updated technology systems, including assessments of software and hardware compatibility with assistive technologies.
- Technological solutions that support users with disabilities were actively considered to help ensure that implemented tools are not only compliant with accessibility standards, but also practical, functional, and user-friendly in real-world applications.

### Next Steps

The Bank recognizes that our current procurement practices require further development to fully reflect accessibility of 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 in assessing accessibility requirements within 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 platforms 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 the Web Content Accessibility Guidelines (WCAG) 2.2 has not yet been fully completed, a comprehensive accessibility improvement plan has been initiated to enhance the accessibility and is currently underway, with completion targeted for 2026.

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

- Conducting comprehensive accessibility audits of both our website and the HBZ mobile banking app, using a combination of automated testing tools and direct feedback from users with disabilities.
- Identifying key areas for improvement in alignment with WCAG 2.1 standards and prioritizing enhancements that deliver the greatest impact on usability and inclusivity.
- Establishing a cross-functional team—bringing together IT, Compliance, and User Experience specialists—to guide and oversee the implementation of accessibility improvements.

As part of this initiative, enhancements to the HBZ mobile app have delivered meaningful improvements for users with diverse accessibility needs. These updates have improved navigation, readability, and compatibility with assistive technologies such as screen readers and voice commands. As a result, customers benefit from a more intuitive, inclusive, and seamless digital banking experience, enabling greater independence and equal access to essential financial services.

#### 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 navigation menus to support screen reader functionality.

A formal feedback mechanism has been introduced, enabling users to report accessibility issues or suggest enhancements by contacting the Accessibility Lead. This feedback is being used to inform ongoing development and ensure that updates are responsive to real user needs. The Bank remains committed to completing this work in 2026 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 2025, we continued our focus on reducing the need for physical travel while also enhancing the accessibility of our branches. Online and telephone banking services have been expanded to reduce reliance on in-person interactions.

Our new and improved website provides customers and non-customers with all the information they require. Increasing the availability of banking support through the 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, several enhancements have been implemented to ensure an accessible environment across all locations. 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, there is a strong commitment to listening, learning, and evolving. The Bank actively engages with employees who self-identify as having visible or non-visible disabilities to better understand their experiences and identify barriers that may exist within the workplace.

These employee insights are essential in helping shape a more inclusive, diverse, and accessible workplace culture. By incorporating lived experiences into its accessibility planning, the Bank is better positioned to design effective strategies and solutions that reflect the diverse needs, perspectives, and realities of the individuals it aims to support. The Accessibility Feedback Form included the following questions 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?**  
(Respondents were encouraged to describe a challenge, an idea, or something they had seen work well elsewhere.)
- **Do you have a suggestion for how this could be improved?**
- **Have you or someone you know experienced challenges related to accessibility at work?**  
(Respondents were not required to name anyone and could share information at their comfort level.)

The Bank has begun actioning the feedback received, including insights gathered through the AOF, to inform and strengthen its ongoing accessibility initiatives. It recognizes that accessibility is not a one-time effort, but an ongoing journey.

To support this, the Bank remains committed to:

- Maintaining open lines of communication with employees and customers
- Encouraging continuous feedback and dialogue through both formal and informal channels
- Regularly reviewing and adapting policies, tools, and practices to meet evolving accessibility needs

These ongoing conversations and integrated feedback mechanisms are critical to ensuring that the workplace and services continue to evolve in a way that supports the diverse and dynamic needs of all individuals the Bank serves.

## 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. All feedback is welcomed and encouraged as Habib Canadian Bank continues its journey toward building a more inclusive and accessible future for everyone.

## 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 ensure disability needs are met. 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 content.