

Shinhan Bank Canada Accessibility Plan 2023 – 2025

1. Glossary

Accessibility

The degree of ease that something (e.g., device, service, physical environment and information) can be accessed, used and enjoyed by persons with disabilities. The term implies conscious planning, design or effort to make sure something is barrier-free to persons with disabilities. Accessibility also benefits the general population by making things more usable and practical for everyone, including elderly people and families.

Accessible

The ability to be reached, entered or accessed by persons with disabilities.

Accommodation

In the context of work, a measure taken by management based on the personal circumstances of an employee that is designed to enable them to carry out their duties and fully participate in work-related activities. Some examples of accommodations are acquiring or modifying equipment, software or devices, modifying work schedules, allowing work from home or alternate locations, or providing assistance through support services.

Barrier

A barrier is anything that does not allow people with disabilities to be included and take part in all areas of life and society. Barriers prevent people with disabilities from taking part in the same way that people without disabilities can.

Disability

A disability is any condition of the body or mind (impairment) that makes it more difficult for the person with condition to do certain activities (activity limitation) and interact with the world around them (participation restrictions).

Equality

The principle of treating everyone in the same manner by ensuring they have access to the same resources and opportunities. Equality does not necessarily lead to fair outcomes since it does not consider people's unique experiences and differing situations.

Inclusion

The practice of using proactive measures to create an environment where people feel welcomed, respected and valued, and to foster a sense of belonging and engagement. This practice involves changing the environment by removing barriers so that each person has equal access to opportunities and resources and can achieve their full potential.

Person with a Disability

A person with a physical, mental, intellectual, cognitive, sensory, learning or communication impairment, or a functional limitation, whether apparent or not, and permanent, temporary in nature, that hinders their full and equal participation in society when they face a barrier. The plural form of “disability” is used in expressions such as “persons with disabilities” or “people with disabilities” to highlight the variety of disabilities present within a group.

2. Statement of Commitment

Shinhan Bank Canada (the “Bank”) is committed to meeting the accessibility needs of all people who use our products and services. Our Bank believes in the principles of independence, dignity, integration and equality of opportunity. The Bank is also committed to providing an inclusive workplace for our employees. The Bank strives to ensure that our customers and employees with disabilities are respected for who they are, by removing barriers to accessibility and meeting the objectives and requirements outlined in the *Accessible Canada Act* (the “ACA”) and the *Accessible Canada Regulations* (the “Regulations”).

Under the ACA, all federally regulated entities, including our Bank are required to proactively identify, remove and prevent accessibility barriers and publish our first 3-year accessibility plan by June 1, 2023. We value the contributions individuals with disabilities bring to our culture, workplace and communities. This multi-year *Accessibility Plan* (the “Plan”) developed by the Bank outlines our strategy to prevent and remove barriers in priority areas in order to foster an inclusive environment.

As required under the ACA, the Bank will publish annual progress reports on the implementation of our Plan and establish a process to obtain feedback on both the Plan and accessibility barriers from employees, stakeholders, and customers. We value the contributions individuals with disabilities bring to our culture, workplace and communities.

3. General

3.1. About Shinhan Bank Canada

The Bank is a federally regulated financial institution which is a wholly-owned subsidiary of Shinhan Bank Korea. The Bank’s doors opened in March 2009 and serves our customers while continuing to grow, with branches in North York, Mississauga, Thornhill and Coquitlam. The Bank’s ultimate goal is to utilize the Bank’s expertise to help clients prosper, to create an environment where customers thrive and unlock their full career potential and enrich the society.

3.2. Executive summary

The Bank is proud to introduce its first Accessibility Plan as an important first step towards realizing the ACA’s commitment to creating a barrier-free Canada by 2040. This Plan was developed with the involvement of many stakeholders, including individuals with disabilities. Their time and expertise assisted the Bank in creating this Plan that we believe will have a positive impact on the way the Bank identifies, prevents and removes barriers.

The Bank is committed to meeting the accessibility needs of persons with disabilities in a timely manner. Through the Plan's development, including the consultation survey and reviews of the Bank's facilities; the Bank will continue to identify barriers and take action to improve accessibility in the seven priority areas under the ACA:

- Employment;
- Built environment;
- Information and communication technologies;
- Communications (other than information and communications technologies);
- Procurement of goods, services and facilities;
- Design and delivery of programs and services; and
- Transportation

The Bank's products, services, facilities, employment, accommodation, buildings, structures or premises will be made accessible to meet the needs of persons with disabilities by:

- Accommodating the accessibility needs of employees in the workplace and applicants with disabilities in its recruitment processes
- Providing training on accessibility in the workplace and with respect to providing services to persons with disabilities
- Designing and providing products and services to meet the accessibility needs of persons with disabilities
- Communicating and processing information to meet the accessibility needs of persons with disabilities

3.3. Different formats of this Plan

The Bank is committed to provide copies of this Plan in different formats to make it easier to read, and upon receipt of a request, the Bank can provide this Plan in one of the following formats:

- Print*;
- Large print (extra-large words)*;
- Braille (written language where people read by feeling raised dots with their fingertips)**;
- Audio (recording of someone reading the text out loud)**; and/or
- Electronic (text that an electronic device designed for persons with disabilities can read)*.

** The Bank will provide this Plan in print, large print or electronic format within 15 days of the request.*

***The Bank will provide this Plan in braille or audio format within 45 days of the request.*

If you want a copy of this Plan in an alternate format, you can contact the Accessibility Coordinator.

The Bank's Accessibility Plan is available upon request in accessible formats, and also available on the Bank's website through the link: <https://www.shinhan.ca/help-guidance/advice-centre/accessibility-plan/>.

On this page we have information relating to:

- Shinhan Bank Canada Accessibility Plan
- Branch information
- Accessibility Banking – Online / Mobile
 - How to access online banking
 - Online banking demo
 - Online banking tutorials:
 - (i) How to pay bills
 - (ii) How to transfer funds abroad
 - (iii) How to transfer funds within Canada
 - (iv) How to transfer funds within Shinhan Bank Canada

- Contact Us

Accessibility Coordinator

- Address: 5140 Yonge Street, Suite 2300, Toronto, Ontario M2N 6L7
- Telephone: 416-250-3500
- Toll Free: 1-855-SHINHAN (744-6426)
- Email: 8038info@shinhan.com

4. Priority Areas Identified in the Accessible Canada Act

4.1. Employment

The Bank has over 100 employees who are office-based in Toronto or branch-based in Ontario and British Columbia. As there are improvements to be made to accessibility-specific training for all employees, the Bank is committed to provide training to employees on the requirement of the ACA. The training will be provided in a way that best suits the duties of employees.

Resources for managers and/or front line employees would also be allocated to successfully remove and prevent any barriers.

Goals

The Bank attracts, develops and retains employees by promoting a diverse and inclusive workplace and maintaining employment practices that are free of barriers.

- By the end of 2023, to provide career opportunities for persons with disabilities and offer support for career progression through mentorship opportunities;
- By the end of 2023, increase awareness among employees at all levels regarding disability and the impacts that it can have on the everyday life of persons with disabilities. This will mitigate the risk of facing harassment and experiencing stress/anxiety on the job; and
- By the end of 2024, design pathways for employees with disabilities to fully participate in the workplace and to find their perfect fit with the Bank.

4.2. Design of public spaces

This priority area focuses on the design, layout and functionality of the built environment and ensuring that it is accessible to all. The Bank will meet accessibility standards for the design of public spaces when building or making major modifications to public spaces. Due to the nature of our banking business, public spaces typically include only service-related elements, such as, service counters, fixed queuing lines, waiting areas and Automated Teller Machines (“ATM”) rooms.

Goals

The Bank’s public spaces are barrier-free and enable employees and customers to circulate freely and safely.

- By the end of 2023, the Bank will consult with people with disabilities on the evacuation plans for our Head Office and Branches.
- By the end of 2024, enhance the signage at all our Branches.
- By the end of 2024, the Bank will review our Head Office and the Branches floor plans to assess the need for further accessibility features (Automatic doors).

4.3. Information and communication technologies (ICT)

The Bank takes advantage of many different technologies which includes our public website (www.shinhan.ca), social media platforms and internal programs for employees. Our public website has many accessibility features, however, we understand improvement can be made along with our social media posts and internal programs. The Bank plans to address ICT barriers are outlined below.

Goals

The Bank’s information and communications technology products and services are accessible, and its information and resources are easy to understand in an increasingly digital world.

- By the end of 2023, the Bank will remove the minor website barriers found through our consultations and other that are discovered. These include:
 - Changes to text contrast and size;
 - Improvements to structure and formatting; and
 - Improving navigation of the website for people who are using a screen reader.
- The Bank will continuously monitor our social media account to prevent barriers by:
 - Writing posts in plain language and without acronyms;
 - Making sure photos have sharp colour contrast; and
 - Making our contact information and website address more accessible on all our social media platforms

4.4. Communication (other than information and communication technologies)

The communication priority area recognizes that people give, receive and understand communication in different ways. The Bank is committed to ensuring that it makes information and communications accessible to people with disabilities. We are committed to providing accessible ways to communicate with customers and employees in order to ensure participation and respect, no matter how they choose to interact with the Bank.

Goals

- Continue to provide inclusive events for employees and customers.
- The Bank will provide all key banking documents in plain language and in simple terms.
- By the end of 2023, key banking documents will be available in alternative formats.

4.5. Procurement of goods, services and facilities

The ACA requires the Bank to consider accessibility requirements for procurement and include accessibility as part of the provision of goods, services and facilities, where appropriate (e.g., accessible technology, materials and amenities).

Goals

As the Bank currently considers accessibility needs for the procurement of goods, services and facilities; this priority area under the ACA falls outside the scope of this Plan. However, the Bank will ensure ongoing monitoring of all procurements to address any barriers arising.

4.6. Design and delivery of programs and services

The Bank is committed to designing and delivering of financial services that are free from barriers and accessible to all persons.

Goals

Reduce barriers in the financial service that limit or hinder people with disabilities from accessing, understanding, and using appropriate financial products, services, and education to their benefit.

- By the end of 2023, the Bank will review the Bank's complaint handling process for accessibility and ease of understanding and develop a plan to address any barriers that are identified.
- By the end of 2023, the Bank will develop a more robust method of receiving feedback for accessibility needs.
- By the end of 2024, the Bank will develop best practices and promote guidelines for accessible client services at the Bank.

4.7. Transportation

We acknowledge that barriers to accessible transportation may exist for persons with disabilities at the Bank. The Bank is committed to improving the quality of life of persons with disabilities by investing in infrastructure to foster more inclusive and sustainable communities. However, this priority area under the ACA falls outside the scope of this Plan.

5. Consultations

5.1. Consultation Overview

The Bank is committed to listening to and learning from people with disabilities. To uphold this commitment, the Bank will consult people with disabilities in all aspects of this Plan.

The following sections of this Plan outline how people with disabilities were consulted in the preparation of this Plan. We recognize that consultations need to continue. We are dedicated to building relationships of trust with people with disabilities to engage in effective consultations going forward.

For this Plan, we consulted with:

- Person with a disability;
- Family member or friend of person with a disability; and/or
- Employed within the Bank with a disability.

5.2. Consultation Method

Employees and customers were invited to complete the Accessibility Survey to provide their input on how the Bank can better address accessibility needs of employees and customers. The conducted survey was consisted of twelve (12) questions that allowed the Bank to better understand the needs of the individuals experiencing accessibility barriers.

The Bank will continue to monitor and receive feedback, internally from employees and externally from customers, who experience accessibility barriers regarding their disabilities.

5.3. Consultation Results

The Bank received survey responses regarding various types of disabilities which provided valuable feedback regarding employees' and customers' experiences at the Branch and Head Office. The identified barriers regarding entry (2), levels of service (1), bank documentation (2), signage in the Bank (1) and other physical barriers (1).

The survey also covered and provided information on what the employees' and customers' expectations for a barrier-free experience at Branches and Head Office which varied from barriers regarding entry (3), floor plans (2), signage in the Bank (4), level of service (1), bank documentation (3), interaction (hearing) (1) and other physical barriers (2). Customers and employees were asked on the accessibility of the Bank's website, which indicated that the Bank could improve on the text and font (4), and navigation of the website (3).

Out of the thirteen (13) results that were received, six (6) of the responses indicated that the Bank should focus on removing physical barriers at the Branches and/or Head Office in addition to other barriers. Another six (6) responses received recommended to prioritize the removal or prevention of email and website barriers along with other barriers.

The Bank is committed to address the barriers identified during the consultation survey process as mentioned under the goals in each barrier type.

6. Training

The Bank is committed to providing training on the requirements of ACA as they apply to people with disabilities. The Bank offer training to all the Bank employees and other staff member. Employees and

contractors will complete an online training course when they first join the Bank and they revisit the course every year.

7. Budget and resource allocation

The money and resources that the Bank plans to allocate for accessibility improvements are included in the annual budget process.

8. Review and monitoring

This Plan will be reviewed and updated at least once every 3 years. An annual status report will be completed to document the progress and measures taken to implement the Bank's strategy and meet the requirements of the ACA.

9. Conclusion

The Bank is committed to improving accessibility by implementing this Plan. We are committed to making sure that we are accessible to everyone. We will continue examining our practices and operations to address barriers. The Bank pledges to continue to improve our accessibility by consulting with and listening to the feedback of people who have disabilities.