

1. General

1.1. Statement of commitment

Shinhan Bank Canada (the “Bank” or “Shinhan”) is committed to meeting the accessibility needs of all people who use our banking products and services. Our Bank believes in the principles of independence, dignity, integration and equal opportunity. The Bank is also committed to provide an inclusive workplace for our employees, and to improve the banking experience for all our customers through our trusted representatives at each Branch and Head Office. 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”).

1.2. Feedback process and contact information

The Bank has an established accessibility feedback process to accept feedback relating to accessibility practices and our Accessibility Plan by contacting our Accessibility Coordinator through any of the following channels:

Accessibility Coordinator: Director, Strategy Planning

- Calling us on the telephone at (416) 250-3595 OR toll free at 1-855-SHINHAN (744-6426)
- Commenting in the Contact Us form on the website at www.shinhan.ca/about-us/find-us/contact-us/
- Emailing us at 8038info@shinhan.com
- Social media: [Facebook](#) and [Instagram](#)
- Mailing us at: 5140 Yonge Street, Suite 2300, Toronto, Ontario M2N 6L7

Our Accessibility Coordinator will acknowledge receipt of customer feedback and follow-up with the customer directly (if not anonymous) to take appropriate actions.

The above contact information is provided so that customers may:

- Request copies of the Bank’s Accessibility Plan, Progress Reports, and feedback process descriptions in certain alternate formats
- Submit feedback about barriers they have encountered when dealing with the Bank
- Submit feedback on the Bank’s implementation of its Accessibility Plan

1.3. Alternate formats

Customers can request copies of the Accessibility Plan, and the Progress Report in alternate formats to make it easily readable for them. Upon receipt of such a request, the Bank can respond to such requests in:

- 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)
- Electronic (text that an electronic device designed for persons with disabilities can read).

1.4. Delivery time frames for alternate formats

The Bank will provide alternate formats of the Accessibility Plan and Progress Report upon request, as soon as feasible, but, at the latest, 45 days after the day on which the request was received – in the case of a request for a document in Braille or audio format; or in the case of a request for a document in any other format – 15 days after the day on which the request is received.

1.5. 2023-24 Progress Report – Overview

The Bank has created an Accessibility Working Group to lead the implementation of the commitments within our Accessibility Plan. This group, working closely with our Human Resources and Organizational Development department, identified the need for an external Accessibility Consultant to enhance our efforts in creating a barrier-free environment for employees and customers. As a result, the Bank has extended certain timelines in our 2023 Accessibility Plan.

The Bank has engaged an Accessibility Consultant (the “Consultant”), to further enhance our initiative to ensure a barrier-free environment for both employees and customers. The Consultant will work closely with the Bank to revise the Accessibility Plan and its goals set to better align the Bank’s approach to removing barriers. Nonetheless, the Bank was able to proceed with the Accessibility initiatives set out in the Accessibility Plan by:

- The roll-out of employee training on Accessibility, to create awareness throughout the Bank
- Reviewing the Bank’s website and removing minor barriers as per WCAG V2.1 standards
- Continuously monitoring the Bank’s social media account to ensure posts are written in plain language and without acronyms, making sure photos shared have colour contrast, and ensuring Bank’s contact information and website address are accessible on all social media platforms
- Continuously providing inclusive events for all employees and customers
- Continuously providing key banking documents in plain language and in simple terms

All goals stated in the Accessibility Plan will be reviewed and discussed with the Consultant to reflect a more realistic timeline, ensuring the most effective way to enhance our initiative on a barrier-free environment for our employees and customers. Once collaboration with the Consultant materializes in providing the most effective steps, the Bank will take the appropriate steps to complete all goals set out in the revised Accessibility Plan.

While we are proud of what we accomplished this year, we recognize that building a more accessible workplace for our employees, stakeholders and customers is an ongoing journey. We are dedicated to continuously evaluating, monitoring and improving the effectiveness of the Accessibility Plan and re-iterate our commitment to a barrier-free Canada by 2040.

2. Priority Areas Identified in the Accessible Canada Act

Since inception of our Accessibility Plan in June 2023, the Bank has taken many steps to ensure compliance with the ACA and Regulations based on our commitments set out in the Accessibility Plan. The Bank was able to address some of the goals that were set to be completed by 2023. The Bank realises that further action should be taken with the collaboration with the Consultant, and is confident in achieving all the goals.

2.1. Employment

The Bank has over 100 employees who are office-based in Toronto or branch-based in Ontario and British Columbia. The Human Resources & Organizational Development department (HR & OD) and Strategy Planning will work closely with the Consultant to achieve completion of:

Goal 1: Career opportunities for persons with disabilities and offer support for career progression through mentorship opportunities

The Bank revised the due date and goal to further enhance eliminating barriers and offer support towards encouraging persons with disabilities pursuing career opportunities at the Bank. The due date has changed to May 2026 which reflects the time to work with the Consultant, to conduct a comprehensive gap analysis and address barriers encouraging prospective candidates with disabilities to consider applying and pursuing career opportunities with the Bank. Post a comprehensive gap analysis and implementation of action plans, the Bank will develop a policy, in conjunction with various departments, and will receive validation by the Consultant. The Bank will also review existing HR and employment related policies on recruitment, training, accommodation and communication practices with internal and external audiences to support the development of the bank-wide Accessibility policy. The Consultant will provide input on these policies and will communicate any industry norms and practices that exist but are not formalized in the said policies. The hiring process will also be advised by the Consultant to remove and prevent any barriers, allowing job candidates to have an equal opportunity at the Bank.

Goal 2: Increase awareness among employees regarding disability and the impacts that it can have on the everyday life of persons with disabilities

Although the original goal has been met by rolling out a bank-wide online training module to all employees of the Bank, the goal has been amended to include comprehensive training by September 2024 for all branch staff as well as any new employees in the future, emphasising customer service for persons with disabilities.

Goal 3: Design pathways for employees with disabilities to fully participate in the workplace and to find their perfect fit with the Bank

The Bank has revised the due date for the goal to be completed by December 2024. The revision of the goal is to ensure pathways for employees are correctly in place for employees with disabilities to fully participate in the workplace and to find their perfect fit with the Bank. The Bank will provide policy related support and guidance as may be requested by an employee in terms of accommodation plans and return to work guidelines.

The Bank will also ensure any infrastructural requirements, changes to layouts/configurations, and office equipment enable employees who may experience barriers to fully participate and contribute to the success of the Bank.

In cooperation with the Consultant, a comprehensive gap analysis will be conducted against the physical environment of the Bank, which would provide action plans suggesting the necessary changes to remove barriers. The appropriate resources will also be allocated to ensure the completion of the gap analysis result.

2.2. Design of public spaces

An assessment of our current built environment will be conducted by the Consultant to identify barriers in the Bank's Head Office and Branch. The assessment will include the following, but not limited to:

- Paths
- Flooring
- Lighting
- Washroom Access
- Signage
- Emergency systems

The assessment will also provide permanent and temporary solutions in removing barriers and provide indication as to which barriers the Bank should prioritize in its accessibility planning.

Goal 4: The Bank will consult with people with disabilities on the evacuation plans for our Head office and Branches

The Bank plans on conducting a consultation later this year. By May 2026, the Bank will work alongside the Consultant to engage with people with disabilities to implement correct and effective evacuation plans for our Head Office and Branches.

Goal 5: The Bank will enhance signage at all our Branches

The Bank is currently working towards enhancing the signage at all our Branches. As part of the Bank's re-branding, all signs are to be updated by December 2024. When updating the signs, the Strategy Planning department will carefully consider the results received from the consultation to provide signs across the Bank that would allow customers and employees to access our physical Head Office/Branches without limitations.

Goal 6: The Bank will review floor plans to assess the need for further accessibility features

With the consideration of the results from the consultation process, and in coordination with the Consultant; the Bank will assess the current floor plans by December 2024 to ensure accessibility features are implemented in our Head Office and Branches. The Bank has already decided on implementing an automatic door at Head Office.

2.3. Information and communication technologies (ICT)

Goal 7: The Bank will remove minor website barriers – COMPLETED

The Bank underwent an exercise to achieve the goal of removing minor website barriers including:

- Changes to text contrast and size
- Improvements to structure and formatting
- Improving navigation of the website for people who are using a screen reader

The IT Solutions and Services department reviewed the Bank's website to be compatible with WCAG V2.1 and found that the Bank complies with 49/50 (98%) of the guideline. It was noted that the one remaining requirement refers to alternative text for images, which was soon complied after the realisation and continued to contain alternative text tags for new and updated images.

The Bank plans to undergo a further website assessment by working with the Consultant to identify, remove, and prevent barriers relating to:

- Navigability
- Fonts
- Images
- Colors
- Graphics
- Heading Structure
- Language

The Bank will consistently monitor and update the website when new requirements come in place. With the support of the Consultant, the Bank is confident in providing a barrier-free website for all people with disabilities to access.

Goal 8: The Bank will continuously monitor our social media account to prevent barriers - ONGOING

The Bank completed our goal of continuously monitoring our social media account to prevent barriers by:

- Writing posts in plain language and without acronyms
- Ensuring photos have sharp color contrast
- Ensuring the Bank's contact information and website address are more accessible on all our social media platforms

All Google and social media accounts have been set to send an alarm as soon as customer interaction occurs and is checked on a real-time basis. The contents on the social media pages follow the Shinhan Brand Guideline, which already includes information found under the Accessibility Plan.

2.4. Communication (other than information and communication technologies)

Goal 9: The Bank will continue to provide inclusive events for all employees and customers - ONGOING

The Bank has met the target date for this goal, as we have not offered any events at the Bank that would prevent people with disabilities to participate. The Bank will however, continue to emphasize the importance of inclusivity of all people when planning for events.

Goal 10: Bank will provide key banking documents in plain language and in simple terms - ONGOING

The Bank has ensured key banking documents are provided in plain language and in simple terms. The Bank ensures that all documents and advertisements that are reviewed for regulatory compliance, are provided in plain language and in simple terms. Going forward, the Bank will continue to provide customers documents that would be easily understood.

Goal 11: The Bank will provide key banking documents in alternative format

Key banking documents will be available in alternative formats upon request from a customer. The Bank has not received any request as of yet to provide alternative formats for any banking documents. However, by December 2024, the Bank will engage with a vendor recommended by the Consultant to provide large print or an electronic format of key banking documents within 15 days of the request and braille or audio format within 45 days, on request. The customer can reach out to the Accessibility Coordinator or visit their closest Branch to request such formats.

2.5. Procurement of goods, services and facilities

The Bank has not experienced any accessibility barriers when procuring goods, services and facilities. The Bank will however ensure ongoing monitoring of all procurements to address any barriers that may arise.

2.6. Design and delivery of programs and services

Goal 12: The Bank will review the Complaint Handling Process for addressing any accessibility barriers

The Bank is set to review our internal complaint handling procedure this year. When reviewing the procedure by December 2024, the Bank will consider barriers that may exist and identified when consulting with people with disabilities.

Goal 13: The Bank will develop a more robust method of receiving feedback for accessibility needs

The Bank has not received any feedback on accessibility since the publication of our Accessibility Plan. Before December 2024, the Bank will work with various departments and the Consultant to develop a consultation survey that will enhance our current feedback method. The result and findings from this consultation shall be implemented into a new guideline that would be communicated to Branch Staff and various departments to ensure customers do not have barriers when trying to provide feedback.

Goal 14: The Bank will develop best practices and promote guidelines for accessible client services

The Bank will develop a guideline before December 2024 to ensure the needs of people with disabilities are accommodated, which would also enrich the culture of the Bank to increase inclusivity of people with disabilities. The consultation to be conducted by the Bank and the Consultant will support the development of such guideline and effectively identify any barriers that should be removed and prevented.

2.7. Transportation

The Bank has not experienced any accessibility barriers for transportation. The Bank will however ensure ongoing monitoring of all transportation that the Bank arranges to address any barriers that may arise.

3. Consultations

The Bank will work with the Consultant to develop a survey aimed at people with disabilities for their input on:

- Accommodations for job applicants
- Pathways for employees to fully participate in the workplace and find their perfect fit
- Evacuation/floor plans for Head Office and Branch
- Signage at the Branch
- Website barriers
- Inclusive events
- Alternative methods of providing feedback
- Guidelines and training

4. Feedback

Customer experience is incredibly valuable to us at Shinhan Bank Canada. However, in the absence of specific customer feedback, our Accessibility Working Group has been very helpful on providing feedback on our Progress Report, as well as general feedback during our regular meetings to track the actions taken on delivering the goals noted in our Bank's Accessibility Plan.

Moving forward, we will continue working with our Consultant to implement key learnings and monitor such feedback to develop a robust Accessibility Plan that will especially be valuable for our customers. The smaller size of our Bank has resulted in relatively limited customer participation and we encourage recommendations or feedback that will be helpful to assisting our valuable customers and maintain our promise to delivering a fulfilling customer banking experience.

5. Training

The Bank has provided employees with online training – Improving Workplace Accessibility – on the following topics:

- Bona Fide Occupational Requirements
- Duty to Accommodate
- Barriers
- Disability as a Prohibited Ground
- Best Practice Tips for different disabilities
- Customer Service
- Dignity
- Independence

6. Conclusion

The Bank believes that to take meaningful steps towards providing an accessible space free from barriers for our employees and customers, requires all of us to apply our efforts consistently throughout the Bank. We all remain committed to the ongoing coordination of accessibility practices across all our Branches and Head Office, to ensure that we take active steps to identify, remove barriers, and prevent the creation of new barriers. Our multi-year Accessibility Plan outlines our commitments, and the timelines will be monitored by our dedicated members in the Accessibility Working Group.

Shinhan Bank Canada believes in making our commitments a reality. We will continue to rely on our valued customers and people with disabilities to guide us and join our efforts in creating a culture of accessibility across the Bank. This passion to make meaningful improvements to how the Bank serves persons with disabilities is a tremendous strength, and will make our goal of an accessible Canada by 2040 all the more attainable.