

# Shinhan Bank Canada Accessibility Plan 2026 – 2029

## 1. Statement of Commitment

Shinhan Bank Canada (the “Bank”)’s core values include doing what is right for our customers and for future generations; and respecting individual differences. These core values align with our commitment 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”). In accordance with the ACA and the Regulations, the Bank will continue to proactively identify, remove, and prevent accessibility barriers.

This 2026-2029 Accessibility Plan builds on the progress made in since the establishment of our first Accessibility Plan and represents the Bank’s ongoing accessibility initiatives, including enhanced governance, policy development, training, and accessibility assessment.

The Bank will continue to:

- Identify, remove, and prevent accessibility barriers
- Publish annual Accessibility Progress Reports
- Maintain and enhance a formal feedback process
- Strengthen accessibility across all areas of Bank operations

## 2. General

### 2.1. About Shinhan Bank Canada

The Bank is a federally regulated financial institution and a wholly owned subsidiary of Shinhan Bank Korea. Since the Bank’s opening in 2009, the Bank has provided banking services to individual and business customers through its Head Office and branches in Ontario and British Columbia.

The Bank serves a diverse customer base, including individuals with cultural and linguistic ties to Korea, though many customers have English as a second language, and a portion of the Bank’s customer base includes seniors and newcomers to Canada. Accessibility improvements therefore not only benefit persons with disabilities but also enhance the banking experience for a broader group of customers.

### 2.2. Executive Summary

The Bank introduces its 2026-2029 Accessibility Plan as part of its ongoing commitment to contributing to a barrier-free Canada by 2040. This Plan builds on the Bank’s previous accessibility plans and reflects lessons learned from accessibility reviews, employee and customer feedback, and consultation efforts. The Bank recognizes that accessibility is an ongoing process and that further improvements are required to better identify, remove, and prevent barriers.

### 2.3. Progress Since the First Accessibility Plan

Our first Accessibility Plan established a foundation for identifying, removing and preventing accessibility barriers across the Bank. The Bank regularly monitors progress against the Plan, and undertook significant steps to improve accessibility, including:

- Engagement with an external accessibility consultant to conduct assessments and provide recommendations
- Completion of Build Environment and Website Accessibility Assessments
- Implementation of mandatory accessibility and accommodation training for all employees
- Approval of a formal Accommodation Policy and updates to Diversity & Inclusion Guidelines
- Enhancement of customer complaint handling and accessibility feedback mechanisms
- Completion of accessibility surveys involving employees and customers

Through these initiatives, the Bank has strengthened awareness of accessibility barriers and established a foundation for ongoing improvements. During the 2026-2029 Plan period, the Bank will focus on:

- Implementing identified accessibility improvements
- Making efforts to recruit people with disabilities into our workplace
- Improving our processes for accommodating the accessibility needs of employees in the workplace and applicants with disabilities in its recruitment processes
- Addressing physical barriers in branches and offices
- Improving website, digital banking, and social media accessibility
- Improving communication and customer service accessibility

### 2.4. Different Formats of this Plan

The Bank will provide this Plan in the following alternate accessible formats upon request:

- 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.*

To request this Plan in an alternate format, please contact the Accessibility Coordinator using the contact information below. The Bank's Accessibility Plan is also available on the Bank's website through the link: <https://www.shinhan.ca/help-guidance/advice-centre/accessibility-plan/>.

### 2.5. Feedback Process and Contact Information

We recognize that improving accessibility is an ongoing process. To help us learn how we can do better, individuals may contact us through our Accessibility Coordinator to:

- Provide feedback on the Bank's Accessibility Plan
- Identify accessibility barriers encountered when dealing with the Bank
- Request copies of our Accessibility Plan and Progress Reports in alternate formats

## **Contact: Accessibility Coordinator**

Shinhan Bank Canada

Address: 5140 Yonge Street, Suite 2300, Toronto, Ontario M2N 6L7

Telephone: 416-250-3500

Toll Free: 1-855-SHINHAN (744-6426)

Social Media: Facebook and Instagram

Email: 8038info@shinhan.com

Branch: Customers may also provide feedback through branch staff

### **3. The Shinhan Bank Canada Accessibility Plan**

This Accessibility Plan addresses the following seven (7) principles under the Accessible Canada Act which has guided our accessibility planning within the Bank:

- i. All persons must be treated with dignity regardless of their disabilities
- ii. All persons must have the same opportunity to make for themselves the lives that they are able and wish to have, regardless of their disabilities
- iii. All persons must have barrier free access to full and equal participation in society, regardless of their disabilities
- iv. All persons must have meaningful options and be free to make their own choices, with support if they desire, regardless of their disabilities
- v. Laws, policies, programs, services and structures must take into account the disabilities of persons, the different ways that persons interact with their environments, and the multiple and intersecting forms of marginalization and discrimination faced by persons
- vi. Persons with disabilities must be involved in the development and design of laws, policies, programs, services and structures
- vii. The development and revision of accessibility standards and the making of regulations must be done with the objective of achieving the highest level of accessibility for persons with disabilities.

### **4. Priority Areas Identified in the Accessible Canada Act**

#### **4.1. Employment**

The Bank has over 100 employees working at its Head Office and branches in Ontario and British Columbia. The Bank recognizes the importance of building a workplace that is inclusive, accessible, and supportive of employees and candidates with disabilities.

The Bank also recognizes that further work is needed to improve recruitment, accommodation, awareness, and internal processes.

#### **What We Have in Place Today**

The Bank has taken steps to strengthen accessibility within its employment practices:

- A formal Accommodation Policy approved by the Board remains in place to support employees and applicants requiring accommodations. The policy outlines accommodation

procedures for job applicants and employees, including return-to-work accommodations.

- The Guideline on Diversity and Inclusion in the Workplace was revised and incorporated into the Bank's Human Resources Policies to further strengthen the Bank's commitments to diversity, equity, and inclusion.
- Mandatory accessibility-related training courses, including Duty to Accommodate, Improving Workplace Accessibility, and Workplace Diversity and Inclusion, were completed by all employees through Citation Canada training platform.

### **Opportunities for Improvement**

While progress has been made, the Bank recognizes that further improvements are required to fully embed accessibility within its employment practices. Employees may have varying levels of awareness regarding accommodation processes, and additional guidance is required to ensure consistent application across departments.

This is also an opportunity to enhance accessibility within recruitment and onboarding processes, including improving communication of accommodation availability to candidates. Furthermore, the Bank recognizes that additional efforts are required to encourage self-identification and foster open discussions regarding accessibility needs in the workplace.

### **Our Way Forward (2026-2029)**

The Bank will continue to strengthen accessibility in employment by:

- Providing accessibility and accommodation training to employees on an ongoing basis;
- Reviewing recruitment and onboarding materials to ensure that accommodation availability is clearly communicated to candidates and new employees;
- Incorporating accessibility considerations into recruitment, onboarding, and career development processes;
- Promoting diversity, equity, inclusion, and accessibility awareness initiatives;
- Reviewing the effectiveness of the Accommodation Policy and related procedures based on employee feedback, accommodation requests, and operational experience.

## **4.2. Built Environment**

The Bank recognizes the importance of maintaining accessible physical environments for employees, customers, and visitors at all branch and office locations. The Bank also recognizes that accessibility requirements may evolve over time as customer needs, workplace operations, and accessibility standards continue to develop.

### **What We Have in Place Today**

The Bank has continued to review and enhance accessibility considerations across its Head Office and branch locations. Accessibility reviews and operational monitoring have included consideration of:

- Paths of travel;
- Flooring;
- Lighting;
- Washroom accessibility;

- Signage; and
- Emergency systems.

Automatic entrance doors are available at the Head Office building and certain branch locations to support accessibility for customers and visitors. Designated personnel and security staff are also available at certain locations to assist customers where required. Accessibility considerations have also been incorporated into branch planning, renovations, and new branch development initiatives.

### **Opportunities for Improvement**

The Bank recognizes opportunities to further strengthen accessibility within physical spaces and operational environments. Additional improvements may include continued review of branch signage visibility and wayfinding, ongoing evaluation of accessibility considerations within renovations and future branch planning, and enhancement of accessibility awareness relating to emergency procedures and evacuation planning. The Bank also recognizes the importance of continuing to monitor accessibility needs within customer service areas and common spaces.

### **Our Way Forward (2026-2029)**

The Bank will continue to strengthen accessibility within its built environment by:

- Reviewing branch and office premises periodically to identify accessibility concerns relating to signage, paths of travel, customer service areas, and emergency procedures;
- Incorporating accessibility considerations into branch planning, renovations, and operational initiatives where applicable;
- Working with landlords, building management, or relevant stakeholders where accessibility improvements involve shared spaces or building-controlled areas.

### **4.3. Information and Communication Technologies (ICT)**

The Bank recognizes the importance of providing accessible digital platforms and communication channels to support customers and employees with diverse accessibility needs. As technology and accessibility standards continue to evolve, the Bank acknowledges the importance of ongoing monitoring and continuous improvement across digital banking and communication platforms.

### **What We Have in Place Today**

The Bank continues to monitor and improve website accessibility to support an inclusive and accessible digital experience for customers and visitors.

Accessibility-related initiatives currently in place include:

- Ongoing website accessibility monitoring;
- Accessibility reviews based on WCAG standards;
- Use of accessibility considerations in digital communication practices;
- Social media accessibility monitoring and communication support practices.

The Bank also supports accessibility through digital banking channels, including online and mobile banking services. Social media content and promotional materials continue to be reviewed in accordance with internal

guidelines and applicable regulatory requirements prior to publication.

### **Opportunities for Improvement**

The Bank recognizes opportunities to further strengthen accessibility across digital platforms and communication channels. Potential improvement areas include continued enhancement of website accessibility in accordance with updated WCAG standards, ongoing review of accessibility considerations relating to online and mobile banking services, and strengthening accessibility awareness within digital communication practices. The Bank also recognizes opportunities to further improve accessibility relating to website navigation, communication clarity, and accessibility features across digital platforms.

### **Our Way Forward (2026–2029)**

The Bank will continue to strengthen accessibility within information and communication technologies by:

- Conducting an updated website accessibility review based on applicable WCAG standards and addressing identified high-priority issues where required;
- Considering accessibility requirements when reviewing or enhancing online banking, mobile banking, and the SOL Mobile Banking application;
- Providing practical guidance to employees involved in website, social media, or digital content to support accessible digital communication practices.

## **4.4. Communication (Other Than Information and Communication Technologies)**

The Bank recognizes that accessible communication is an important part of providing inclusive customer service and supporting accessibility for employees and customers. The Bank also recognizes that customers and employees may have varying communication needs and accessibility requirements.

### **What We Have in Place Today**

The Bank continues to promote accessible communication practices through customer-facing documents, branch communication, employee engagement initiatives, and alternative format support. Customer-facing documents and advertisements continue to be reviewed to support clarity, accessibility, and regulatory compliance. The Bank also promotes the use of plain language and simplified terminology in customer communications where appropriate. Alternative formats of key banking documents remain available upon request. The Bank also continues to support accessibility awareness through employee engagement initiatives, customer appreciation events, and cultural awareness activities.

### **Opportunities for Improvement**

The Bank recognizes opportunities to further improve accessibility and awareness relating to communication practices. Potential improvement areas include increasing awareness of alternative format availability, continuing to improve accessibility and clarity of customer-facing communications, and enhancing accessibility awareness through employee and customer engagement initiatives. The Bank also recognizes opportunities to continue strengthening accessibility considerations within customer service communication practices.

### **Our Way Forward (2026–2029)**

The Bank will continue to strengthen accessibility within communication practices by:

- Reviewing key customer-facing documents and notices to improve plain language, clarity,

and readability where appropriate;

- Promoting awareness among branch staff and customers that alternative formats of key banking documents are available upon request;
- Providing practical guidance to customer-facing employees on accessible communication practices, including how to support customers who require additional assistance.

#### **4.5. Procurement of Goods, Services and Facilities**

The Bank recognizes the importance of considering accessibility within procurement-related activities and operational planning processes. Accessibility considerations within procurement support the Bank's commitment to inclusive and accessible operational practices.

##### **What We Have in Place Today**

The Bank continues to monitor procurement practices relating to goods, services, and facilities to support accessibility considerations where applicable. Internal procurement oversight processes and operational reviews remain in place to support accessible and inclusive procurement practices. No significant accessibility-related barriers relating to procurement activities were identified during the reporting period.

##### **Opportunities for Improvement**

The Bank recognizes opportunities to continue strengthening accessibility considerations within procurement-related activities and operational planning processes. The Bank also recognizes the importance of continuing to consider accessibility requirements where operationally appropriate when reviewing or acquiring goods, services, and facilities.

##### **Our Way Forward (2026–2029)**

The Bank will continue to strengthen accessibility within procurement activities by:

- Adding accessibility considerations into relevant procurement or vendor review processes where applicable;
- Considering accessibility requirements when selecting or renewing customer-facing systems, equipment, services, or facilities;
- Monitoring procurement activities to identify and address potential accessibility barriers before new products, services, or facilities are implemented.

#### **4.6. Design and Delivery of Programs and Services**

The Bank recognizes the importance of providing accessible banking services and customer service practices to support customers with diverse accessibility needs.

The Bank also recognizes that ongoing review and improvement are required to continue enhancing accessible customer experiences.

##### **What We Have in Place Today**

The Bank continues to support accessibility considerations within customer service practices and complaint handling procedures.

Customers are provided with multiple channels for submitting complaints and feedback, including:

- Branch support;
- Telephone channels;
- Dedicated electronic mailboxes; and
- Customer surveys and feedback initiatives.

The Bank also continues to promote accessible client service practices and accessibility awareness across customer service channels.

### **Opportunities for Improvement**

The Bank recognizes opportunities to continue enhancing customer accessibility and accessibility-related feedback processes.

Potential improvement areas include further development of accessibility-related internal guidelines, continued enhancement of accessibility awareness within customer service practices, and ongoing monitoring of customer feedback relating to accessibility needs and service experiences.

The Bank also recognizes opportunities to continue improving accessibility awareness relating to complaint handling and customer communication processes.

### **Our Way Forward (2026–2029)**

The Bank will continue to strengthen accessibility within programs and services by:

- Developing an internal Accessibility Guideline to support accessible client service practices across branches and Head Office;
- Reviewing key customer service processes, including complaint handling, feedback collection, and branch service, to identify accessibility-related improvement opportunities;
- Using customer feedback, surveys, and accessibility-related inquiries to identify recurring service barriers and support continuous improvement.

## **4.7. Transportation**

The Bank recognizes the importance of considering accessibility-related transportation factors that may affect employees and customers visiting branch and office locations.

The Bank also recognizes that transportation accessibility considerations may evolve as branch operations and customer needs change over time.

### **What We Have in Place Today**

The Bank continues to monitor transportation-related accessibility considerations relating to branch and office operations.

Accessibility and transportation-related factors continue to be considered when selecting future branch and office locations.

No significant accessibility-related transportation barriers were identified during the reporting period.

## **Opportunities for Improvement**

The Bank recognizes opportunities to continue incorporating accessibility considerations into future branch planning and operational initiatives. The Bank also recognizes the importance of continuing to monitor transportation accessibility considerations relating to customers, visitors, and employees.

## **Our Way Forward (2026–2029)**

The Bank will continue to strengthen accessibility relating to transportation considerations by:

- Considering accessibility of public transit, parking, entrances, and paths of travel when selecting future branch or office locations;
- Monitoring accessibility concerns relating to branch access points and exterior areas where they may affect customers or employees;
- Working with landlords or building management where transportation-related accessibility barriers involve parking areas, entrances, sidewalks, or shared exterior spaces.

## **5. Consultations**

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.

## **6. Training**

The Bank is committed to providing training on the requirements of ACA as they apply to people with disabilities. The Bank offers training to all the Bank employees and contractors who 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 progress 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 publish annual progress reports describing our actions taken under this Plan and will improve our accessibility by consulting with and listening to the feedback of people who have disabilities.

## **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.

### **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.