

Progress Report under the Accessible Canada Act and Accessible Canada Regulations, 2024-25

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 providing an inclusive workplace for our employees, and to improving 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. 2024-25 Progress Report – Message from the Accessibility Coordinator

I am honoured to present Shinhan Bank Canada’s second annual Accessibility Progress Report, covering the period from 2024 to 2025. Over the past year, we have shifted from relying on our own experience and expertise in identifying and removing accessibility barriers to engaging with subject-matter experts for their assessments and advice, thereby embedding accessibility in our culture, systems and physical spaces. With expert guidance from the Accessibility consultant (the “Consultant”) and the lived experiences of employees and customers with disabilities, we have removed key barriers, strengthened policies, and set the stage for accelerated progress in 2025-2026. While challenges remain, the momentum gained this year demonstrates what is possible when accessibility is treated not as a compliance obligation but as a core value that enhances service for everyone.

2. Priority Areas Identified in the Accessible Canada Act

Since the 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 outlined in the Accessibility Plan. In June 2024, the Bank engaged with the Consultant to undertake a focused accessibility assessment. The six-month-long engagement included consultation surveys, interviews, built-environment and website audits, a review of employment policies and the preparation of updated accessibility training. Findings to date have guided branch signage upgrades, informed our website remediation roadmap, and shaped an enhanced accommodation policy.

2.1. Employment

The Bank has over 100 employees, with some office-based in Toronto and others branch-based in Ontario and British Columbia. The Human Resources & Organizational Development department (HR & OD) and Strategy Planning worked closely with the Consultant to achieve completion of the following:

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

Target date/status: Completed

2024-2025 Update: A new Accommodation Policy was approved by the Board in November 2024, ensuring that employees and applicants who require accommodations receive appropriate support. The revised Guideline on Diversity and Inclusion in the workplace was approved by the Board of Directors in March 2025 to reinforce the Bank’s commitment to fostering a respectful, inclusive, and equitable workplace, free from discrimination on any protected grounds.

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

Target date/status: Completed

2024-2025 update: HR&OD released a mandatory training on accessibility and accommodation for all employees in 2024, delivered through the Citation Canada platform. The subject course provided a general overview of accessibility best practices for Canadian organizations and explained how to remove barriers for people with disabilities. In 2025, HR will continue to provide training on accessibility and accommodation to all employees.

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

Target date/status: Beginning of May 2026

2024-2025 update: The Bank gathered recommendations from Built Environment Assessment conducted by the Consultant in August, 2024. The results have been reported to the senior management, and identified potential barriers will be resolved after planning and budgeting. Further details are to be outlined in the updated Accessibility Plan, scheduled for publication in September 2025.

2.2. Design of public spaces

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

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

The assessment has provided both permanent and temporary solutions for removing barriers, and it also indicates 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

Target date/status: Beginning of May 2026

2024-2025 update: Based on the Built Environment Assessment, the evacuation environment is to be improved in terms of accessibility. The details of the improvement items have been confirmed, and the respective planning and budgeting will be reflected in the next release of the Accessibility Plan.

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

Target date/status: Beginning of May 2026

2024-2025 update: The Branch signage update has been rescheduled to include recommendations from the Built Environment Assessment and the closure of the Thornhill branch. This initiative is to be incorporated into the Bank's business plan for FY2026, enhancing the organization's accessibility and branding.

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

Target date/status: Beginning of May 2026

2024-2025 update: 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

Target date/status: Completed, but to be improved further from beginning of May 2026

2024-2025 update: 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

One outstanding requirement that the Bank did not meet last year was the requirement to add alternative text for images. This issue has now been remediated, and the Bank is now fully compliant with WCAG V2.1 standards.

The Bank has also undergone 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 further improvements will be planned, budgeted according to its priorities, and the final details of improvement items will be published in the updated Accessible Plan.

Goal 8: The Bank will continuously monitor its social media accounts to prevent barriers

Target date/status: Continuous

2024-2025 update: The Bank's marketing team is reviewing all posts before uploading to ensure they feature strong colour contrast and use easily comprehensible language. The review standards follow the Shinhan Brand Guideline and other applicable regulations and are internally reviewed by the Compliance team before their release. Due to the unique market positioning of the Bank, the social media postings often utilize the Korean language; however, English subtitle is always provided to accommodate a broader spectrum of customers and viewers.

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

Target date/status: Continuous

2024-2025 update: The Bank provides monthly breakfast events and cultural events with inclusive themes. All events are designed to appreciate the diverse cultures that exist within the Bank.

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

Target date/status: Continuous

2024-2025 update: The Bank had updated banking brochures and disclosure booklets in the year 2024. The main editing criteria during the revision were coherence and comprehensibility. The Bank will ensure all documents and advertisements are reviewed for regulatory compliance and are provided in plain language and in simple terms.

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

Target date/status: December 2025

2024-2025 update: Key banking documents will be available in alternative formats upon request from a customer. The Bank has not received any requests to date to provide alternative formats for banking documents. However, by December 2025, the Bank will engage with a vendor recommended by the Consultant to provide large print or electronic formats of key banking documents within 15 days of the request, and braille or audio formats within 45 days upon request. The customer can reach out to the Accessibility Coordinator or visit their nearest branch to request these formats.

2.5. Procurement of goods, services and facilities

Target date/status: Continuous

2024-2025 update: The Bank has not encountered any accessibility barriers during the procurement of 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

Target date/status: Completed

2024-2025 update: The Bank has completed its review of the internal complaint handling procedure. In consideration of improving accessibility, the Bank has made the following efforts to provide customers various options to make a complaint and ensure they are satisfied with the complaint handling:

- In-branch
 - “How to Make a Complaint” brochure and its alternative format options upon request
 - Training of Branch Compliance Officer
- Remote
 - Branch phonenumber
 - Dedicated electronic mailbox (customercare.ca@shinhan.com)

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

Target date/status: Completed on November 2024

2024-2025 update: The Bank, in joint effort with the Consultant, conducted accessibility surveys to collect feedback s from employees and customers. Employee surveys were released through the employee portal and customer surveys were released in the form of QR codes placed at branch wickets, to increase engagement. Organized survey results were reported to the Bank where analysis has been completed.

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

Target date/status: Beginning of May 2026

2024-2025 update: The Bank is to review and integrate insights from the Consultant, and develop a guideline to be included in the updated Accessibility Plan.

2.7. Transportation

Target date/status: Continuous

2024-2025 update: 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. Conclusion

Creating a barrier-free environment for both employees and customers demands sustained, Bank-wide effort. Shinhan Bank Canada is therefore committed to coordinating accessibility initiatives across every branch and our Head Office, actively identifying and eliminating existing obstacles while preventing new ones from arising. Progress against the commitments and timelines set out in our multi-year Accessibility Plan is overseen by the Accessibility Working Group.

Turning commitments into results requires partnership. We will continue to draw on the insights of our customers and colleagues with disabilities, whose perspectives guide our journey toward a truly accessible culture. Their engagement, combined with the Bank's determination to improve how we serve persons with disabilities, positions us to make a meaningful contribution to the nation's goal of achieving full accessibility by 2040.