

Tangerine Accessibility Plan 2023 - 2026

Statement of Commitment

Tangerine is committed to providing the best possible service to our Clients, including people with disabilities. We're also committed to providing an inclusive workplace for our employees. To us that means ensuring that Clients and employees with disabilities are respected for who they are, that employees can reach their full potential and that Clients can access our services in a manner that respects dignity and independence.

We're committed to meeting the objectives and requirements outlined in the *Accessibility for Ontarians with Disabilities Act* (the "AODA"), and to meeting the accessibility needs of persons with disabilities in a timely manner, through the implementation of the requirements of the AODA and its applicable regulations. We believe in integration and equitable opportunity through a diverse and inclusive environment and are committed to identifying, preventing and removing barriers to accessibility and meeting accessibility requirements.

This Accessibility Plan outlines the steps Tangerine is taking to identify, prevent and remove barriers to accessibility and to improve opportunities for people with disabilities.

What we plan to do:

This section of the Accessibility Plan outlines our commitment to achieving accessibility standards in the next three years. Those initiatives include:

For our Clients:

- Make accessibility improvements to the ways in which Clients sign up for Tangerine services, including delivery of documents. (2026)
- Review and update Tangerine's Client accessibility program. We will consult with people with disabilities and implement improved Client accessibility processes. (2026)
- Launch Experience Principles to set higher standards and educate design and development teams to build banking solutions that use simpler and more inclusive language.
- Offer and update information about the accessibility features and services Tangerine offers on the Accessibility page of our website.

- Develop and launch training to improve employee understanding of how to support Clients with disabilities and implement accommodations when requested.
- Update the mandatory e-learning (Rethinking Accessibility) to align with policy and process updates and offer to employees globally.

For our employees:

- Increase the representation of People with Disabilities (PWD) by 20 per cent. (2025)
- Help advance Scotiabank's People with Disabilities Employment Equity Plan to remove barriers related to attraction, retention and development of employees with disabilities. (2025)
- Implement an Accessibility Operating Model with a focused approach to delivering services, developing talent, and building an inclusive and accessible environment for employees with disabilities. It integrates accessibility into our employment practices. (2026)
- Conduct hiring programs with community partners to increase representation of persons with disabilities. Two initiatives are currently in progress focused on hiring of people with vision loss and cognitive disabilities. (2024)

These dates are estimates and actual completion dates may vary.

What we are doing to meet existing accessibility standards and identify and remove accessibility barriers:

Over the last few years, Tangerine has significantly invested in developing accessibility capabilities. In this plan, we build on our strengths, reflect on our progress, and respond to feedback from our Clients and employees.

We believe that having a shared vision and a strategic approach to accessibility across the organization will lead to better results for our Clients and our employees.

Employee Experience

Tangerine is committed to ensuring all employees have the opportunity to reach their full potential. Diversity of teams and thought is critical to our success, and we have committed to take action so all of our employees feel a sense of belonging and inclusion. This means making sure that employees with disabilities are respected for who they are, that employees can reach their full potential, and that employees with disabilities can access services in a manner that respects dignity and independence.

We do this through strategic initiatives that look to remove barriers and increase inclusion and equitable representation of employees with disabilities at all levels and areas of the organization.

We're starting a new chapter in our Diversity, Equity and Inclusion journey. The multi-year strategy maps goals and initiatives for advancing diversity, equity and inclusion. We aim to increase the diversity of our employee population by 2025, with a focus on Black people, Indigenous Peoples, LGBT+ people, People of Colour, People with Disabilities and women. The strategy includes increasing the representation of People with Disabilities by 20 percent by 2025.

Additional actions:

The Workplace Accommodation team has partnered with the Talent Acquisition team to update our recruitment protocols related to accommodations. Recruiters now follow a new workflow with accommodation reference documents. Members of the Talent Acquisition team receive quarterly training to make the candidate's accommodation experience better.

Scotiabank launched training across both Scotiabank and Tangerine to help managers talk about mental health and support the mental wellbeing of their direct reports. By reducing the stigma around common mental health concerns like depression and anxiety, staff are given practical tools to provide the support needed to focus on employees' wellbeing. Employee mental health benefits were increased from \$3,000 to \$10,000 per person per year. This is a market-leading benefit to support the mental health of employees and their families.

Training

Tangerine aims to increase employee knowledge, skills and understanding of accessibility through training that offers timely and continuous learning in many formats. Our approach promotes an inclusive culture and equips employees to take accountability to make sure that their work is inclusive and accessible.

- We continue to deliver a mandatory e-learning course called Rethinking Accessibility that provides employees with a better understanding of accessibility.
- We are working to reduce the stigma around mental health concerns such as depression and anxiety. Our people managers were trained to have those important mental health discussions and support the well-being of their direct reports. They have been given practical tools to accommodate mental health disabilities.

- All new Tangerine employees complete Digital Accessibility Onboarding, raising awareness of accessibility and the inclusive culture Tangerine is building. In partnership with Scotiabank, we also offer programs and resources to build digital accessibility skills and capacity:
 - A11yBoost, a comprehensive roles-based program designed to grow accessibility knowledge and skillsets.
 - It allows employees to collaborate and contribute to our accessibility culture.
 - It offers nine virtual instructor-led training sessions for digital product managers, business analysts, designers, content writers, software developers, and Quality Assurance testers.
- A11yLearning Paths gives Tangerine employees self-directed and curated learning avenues. Each of the six learning paths offers online videos and interactive courses, in-class training and workshops and conferences.
- The A11yLearn program offers in-the-moment learning through bite-size videos, video podcasts and articles that deepen employee understanding of accessibility practices.
- Employee Learning Days offer dedicated time for employees to build their skills, including accessibility-specific training opportunities.

Accessible Spaces

We are committed to providing accessible spaces for people with disabilities. This is achieved by complying with applicable legislation and building codes across Canada. Not only do physical spaces help us build barrier free spaces, but they help us build spaces that are inclusive.

Client Experience

We're committed to providing accessible Client service to people with disabilities. This means that we will provide services to people with disabilities with the same high quality and timeliness as others.

Consistent with our commitment to providing accessible Client service, we:

- Updated the design and content on [tangerine.ca](https://www.tangerine.ca) in the accessibility section to make it easier for Clients to find information about services, accessibility features, and contacting Tangerine.
- In collaboration with the Canadian Administrator of Video Relay Services (CAY), Tangerine Clients with hearing and/or speech impairments, have the option to rely on Video Relay Services (VRS) for their banking needs.

- Tangerine Clients have access to Scotiabank’s ABMs, which are physically accessible and include audio navigation for Clients with vision loss.

Information & Communications

We believe that everyone should receive efficient, accessible and equal access to barrier-free information. We strive to ensure that information and communications are accessible by all.

Accessible Websites

We’re dedicated to making our website accessible for Clients – regardless of ability, context or situation. We believe online banking can and should be barrier-free and that good design should reflect the diversity of the people who interact with it. Consistent with this commitment we’ve taken the following steps:

- Continued conformance with the Web Content Accessibility Guidelines (WCAG) for our public-facing website, applications and digital content;
- Established a Digital Accessibility lead with a focus of enabling and empowering teams to take accountability for accessibility within their business lines;
- Continue to deliver roles-based digital accessibility training to employees who are involved with the design and development of our website, applications and digital content;
- The design system used in the design and development of our digital banking experiences meets Web Content Accessibility Guidelines (WCAG).

Review Process

Over the next few years, we will continue to meet legislative and regulatory requirements, including making updates to this and other accessibility plans as necessary and submitting compliance reports to the appropriate regulators.

Feedback Process

Tangerine welcomes feedback from our Clients, employees and members of the public on the Tangerine Accessibility Plan, our products and services, or accessibility barriers you experience when dealing with us.

- You may provide your feedback to us by mail, telephone, telephone relay, email, web form, survey, social media and our formal complaints process.
- We will acknowledge accessibility feedback that we receive, except for feedback provided anonymously.
- All accessibility feedback will be kept for a period of seven years from the day it is received.
- Tangerine employees are welcome to use any of the feedback processes to share accessibility feedback with us.

Feedback can be provided by sending an email, or calling us.

Email: welisten@tangerine.ca

Call: 1-888-728-2603 – Designated accessibility feedback telephone number open from 9:00 AM to 9:00 PM Eastern Time.

1-888-826-4374 or 1-888-TANGERINE — To experience our award-winning Client service, call us toll free, 24 hours a day, 7 days a week.

You can find additional information on [our Feedback Processes](#) on our website.

For more information:

For more information on this accessibility plan, please contact welisten@tangerine.ca
Accessible formats of this document will be made available upon request.