



ACCESSIBILITY PROGRESS REPORT

JUNE 1, 2025

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OVERVIEW

Haventree Bank is deeply committed to advancing accessibility, equity, and inclusion for persons with disabilities. Guided by the principles of the Accessible Canada Act (ACA) dignity, equal opportunity, independence, and full participation we are actively working to remove barriers and foster a culture of inclusivity across all areas of our organization.

Our commitment is reflected in both our internal practices and our external service delivery. We continue to assess, update, and enhance our policies, programs, and environments to ensure that they are accessible to all individuals, regardless of ability. This includes addressing barriers in employment, communication, technology, the built environment, customer service, transportation, and procurement.

This report outlines recent actions and initiatives that demonstrate our progress toward building a barrier-free organization. These efforts not only align with some of our core values - Empathy, Unity and Agility but also represent meaningful, measurable steps toward creating a more inclusive workplace and accessible services for all Canadians.

As we move forward, we remain committed to ongoing engagement with persons with disabilities, continuous learning, and transparent reporting to ensure we are accountable in delivering on our accessibility goals.

GENERAL

In compliance with the Accessible Canada Act (ACA) and the Accessible Canada Regulations, all federally regulated organizations are required to develop, publish, and maintain an Accessibility Plan. This plan outlines how barriers are being identified, removed, and prevented across key priority areas.

Haventree Bank, a federally regulated Schedule I Canadian bank, operates with a team of approximately 260 skilled professionals and specializes in alternative mortgage solutions and insured Guaranteed Investment Certificate (GIC) deposit products. As part of our commitment to accessibility, we are actively working to improve equity and inclusion for employees, clients, and partners with disabilities.

The Bank has designated the Chief Human Resources Officer (CHRO) as the point of contact responsible for receiving and addressing feedback related to accessibility. Individuals are encouraged to share their experiences or request a copy of the Bank's Accessibility Plan using one of the following accessible communication channels:

Email: accessibility@haventreebank.com

Address: Accessibility Feedback

Haventree Bank

P.O. Box 1160 STN TD

Toronto, ON M5K 1P2

Toll-free: 1.855.272.0051

Feedback will be acknowledged in a timely manner and handled in accordance with the Bank's accessibility feedback procedures. Alternate formats of this plan are also available upon request to accommodate individual accessibility needs.

CONSULTATIONS

The Bank is committed to regularly engaging in formal consultations through surveys and focus groups. While no complaints have been received regarding how the Bank handles situations involving individuals with disabilities, we understand that there may be barriers that need our attention and resolution. The Bank will continue to proactively carry out accessibility assessments, explore best practices, and offer training to employees on accessibility issues.

In addition to structured accessibility initiatives, the Bank actively engages employees through open consultation. The Bank employees, both with and without disabilities are encouraged to share their personal experiences and provide constructive feedback on accessibility-related matters. This approach not only fosters a culture of inclusion but also enables the Bank to identify practical opportunities for improvement. Insights gathered through these consultations directly inform our accessibility planning and contribute to creating a more supportive, barrier-free workplace for all.

Please refer to the section headings for more detailed information about the consultations.

FEEDBACK

Gathering feedback plays a vital role in building an inclusive and fair environment for everyone. It helps us recognize where we can better support individuals with disabilities and make meaningful changes to improve their overall experience. Feedback also deepens our awareness of the varied needs and viewpoints of both our clients and team members, ultimately leading to improved services and interactions. That's why we actively invite input on accessibility and approach it with openness, a desire to grow, and a strong dedication to making positive changes.

All feedback received has been carefully reviewed, and appropriate measures are being implemented to enhance the Bank's policies, practices, and procedures. The Bank is committed to addressing concerns in a timely and respectful manner while ensuring that the privacy of individuals providing feedback is fully protected. In line with our commitment to accessibility, this policy and related documents are available in alternate formats upon request to accommodate diverse needs.

Complaints will be handled in a timely and effective manner, with responses and updates delivered in a format that meets the accessibility needs of the individual. As part of the feedback process, we will assess how accommodations for persons with disabilities are managed, including outlining the steps the Bank will take when a complaint is received.

ANONYMOUS FEEDBACK

To support the collection of anonymous feedback, the following measures have been implemented:

- **Accessible online survey tools** are being used to ensure individuals can share their input anonymously, without the need to provide any personal identifying details.
- **Secure feedback boxes** have been installed at office locations, enabling employees to submit their comments confidentially and without attribution.

1. EMPLOYMENT

INITIATIVES

1.1 Establishment of the Accessibility Committee

In late 2023, an employee-led Accessibility Committee was formed, consisting of dedicated employee volunteers. The committee held its inaugural meeting in January 2024 and continues to actively operate. Its mission is to promote and implement accessibility best practices across the workplace.

1.2 Implementation of an Accessible Human Resources Information System (HRIS)

A new Human Resources Information System, designed with built-in accessibility features, was introduced in August 2024. The solution provider prioritized accessibility during development, ensuring a seamless and inclusive hiring process for all candidates.

1.3 Inclusive Job Postings

All job postings now include an inclusive statement and provide accommodations for individuals requesting accessible support. Additionally, job descriptions are crafted in a clear, concise format that emphasizes diversity and inclusion.

1.4 Utilization of Accessible Technology

As part of Haventree Bank's ongoing commitment to fostering an inclusive and accessible workplace, employees are actively encouraged to utilize the built-in accessibility features available across Microsoft 365 and Windows platforms. These tools such as screen readers, voice commands, live captions, high-contrast modes, and immersive reading are designed to support diverse working styles and varying accessibility needs.

Additionally, Microsoft Copilot is now available to all Haventree Bank employees. This AI-powered assistant is not only a productivity enhancer but also a powerful accessibility aid, helping users summarize content, write emails, generate reports, and manage tasks in a way that accommodates different abilities and work preferences.

These efforts reflect our broader strategy to embed accessibility into our digital workplace infrastructure, empowering every team member to work efficiently, confidently, and inclusively.

To further support these initiative, ongoing awareness campaigns and internal communications are in place to educate staff on the functionality and benefits of these tools. Knowledge-sharing resources, and self-guided learning materials are made available to help employees incorporate accessible technology into their daily workflows.

2.COMMUNICATION, OTHER THAN INFORMATION AND COMMUNICATIONS TECHNOLOGIES

INITIATIVES

2.1 Accessibility training for our client-facing employees

As part of Haventree Bank's commitment to fostering an inclusive and accessible workplace, a series of dedicated accessibility training sessions were conducted for our Servicing Team. These sessions achieved a strong participation rate of 93%, demonstrating high engagement across the department.

The primary objective of the training was to deepen employees' understanding of accessibility and its significance within the context of our services and responsibilities. Specifically, the sessions focused on the core principles and priority areas of the Accessibility Act, and how these align with Haventree Bank's organizational practices and values.

Key components of the training included:

- Clarifying the definitions and differences between visible, non-visible, and episodic disabilities.
- Raising awareness of national disability trends, including:
 - The provinces with the highest disability rates,
 - Gender-based differences in disability prevalence,
 - The most significant increases in disability rates between 2017 and 2022, based on Statistics Canada (2022) data.

In addition to the theoretical content, the training featured an interactive, scenario-based workshop designed to bring accessibility awareness into practical, real-world situations. Participants were randomly grouped (three to four per team) and asked to collaborate on real-life scenarios that could arise when interacting with clients, brokers, colleagues, or even in personal settings. Each group then presented their insights and strategies, fostering peer learning and deeper reflection on inclusive behaviors and responses.

Feedback from the sessions was overwhelmingly positive, with 96% of participants reporting satisfaction with the overall training experience. This strong endorsement reflects the relevance and impact of the program in building both awareness and practical skills to support an accessible culture.

This initiative marks an important step in ensuring our teams are equipped not only with knowledge, but with empathy and confidence to respond effectively and respectfully to accessibility-related needs in their daily work.

2.2 Ongoing Accessibility Education and awareness

To support continuous learning and raise awareness, internal training modules and educational posters are made available to all employees, reinforcing knowledge and promoting best practices in accessibility.

In March 2024, we introduced a mandatory, company-wide accessibility webinar titled "AODA: How to Lend a Helping Hand." This important training session is now a key component of our onboarding program for all new hires and serves as a recurring annual refresher for all employees. The mandatory training reinforces our commitment to accessibility and inclusion in the workplace by ensuring that every team member understands their role in creating an environment that supports individuals of all abilities.

2.3 Multilingual and Sign Language Support

Haventree Bank has established a volunteer-based support network comprised of employees who are multilingual and proficient in sign language. This community of volunteers is available to assist clients who may require language support or communication assistance, further enhancing the Bank's commitment to accessibility and inclusive service delivery. This initiative supports accessible communication by addressing language and communication barriers, including for individuals who are Deaf, hard of hearing, or non-native English speakers.

As of May 23rd, 76% of employees have expressed interest in participating in this initiative, demonstrating strong staff engagement in accessibility efforts.

2.4 Accessible Customer Feedback Survey

The Bank intends will launch the second edition of its Accessible Customer Survey, directed toward mortgage brokers, borrowers, and deposit clients. The primary objective is to continuously gather meaningful feedback on the accessibility and usability of the Bank's new digital tools.

The survey will include questions focused on:

- The accessibility and ease of use of the new websites
- The clarity and inclusiveness of client communications
- Respondents past experiences in providing accessibility-related feedback
- Voluntary self-identification regarding disability status

Insights gained from this survey will help inform ongoing improvements to digital accessibility and client service experiences across all platforms.

3. THE PROCUREMENT OF GOODS, SERVICES AND FACILITIES INITIATIVES

INITIATIVES

3.1 Document Accessibility

Haventree Bank has taken proactive steps to ensure client-facing documents are accessible to all users:

- All client-facing PDF documents have been collected and organized in a centralized location, allowing for quick and efficient access should alternate formats be requested.
- These documents are available upon request in accessible formats. The Bank has partnered with a trusted supplier to provide braille versions, ensuring compliance with the 45-day fulfillment requirement.

3.2 Vendor Management

- The Bank is committed to making accessibility a mandatory criterion when assessing products, services, or facilities from third-party vendors. As part of this commitment, the Bank has incorporated a procedure into its third-party risk assessment process. This assessment involves verifying whether vendors comply with the accessibility requirements outlined in the ACA.

3.3 Accessibility Etiquette & Communication Guideline – Ongoing Development

- A practical guideline created to support our employees particularly those in front-line roles in delivering respectful, inclusive, and accessible service to clients. It is specifically tailored to reflect how we engage with clients across online, phone, and email channels. The goal is to ensure that all interactions are thoughtful, barrier-free, and aligned with accessibility best practices. The document is a living resource and will evolve as we gather feedback and identify additional needs. It also supports our commitment to compliance with ACA and reinforces our goal of providing exceptional, inclusive client service.

These approaches support the Bank's commitment to inclusive communication and accessibility compliance.

4. INFORMATION AND COMMUNICATION TECHNOLOGIES

INITIATIVES

4.1 Digital Accessibility Audit and Website Redevelopment

In 2024, a third-party audit was conducted on Haventree Bank's digital tools, with a focus on accessibility compliance. The audit produced the following key findings:

- The Bank's website demonstrated strong alignment with the Web Content Accessibility Guidelines (WCAG), indicating a solid level of accessibility compliance.
- The broker portal was independently scanned, and 71% of the accessibility issues identified have since been addressed and resolved.

Informed by these audit results and broader strategic priorities, Haventree Bank made the decision to rebuild its corporate website. The goal of this initiative includes enhancing the site's accessibility features in line with best practices. The website redevelopment project was officially launched in March 2025 and remains in progress at the time of this report.

4.2 Accessibility Test Plan and Strategy for new digital tools

As Haventree continues to develop our digital tools, they have implemented an Accessibility Test Plan and Strategy as part of the overall project framework. This document serves as a comprehensive guide for the accessibility testing of Haventree Bank new digital projects. It outlines the testing goals, approach, methodologies, tools, and procedures that will be used to meet the established objectives and ensure delivery of the necessary outcomes.

To promote inclusivity, the primary goal of accessibility testing is to ensure the digital portal can be used effectively by as many individuals as possible, including those with visual, auditory, cognitive, or other disabilities.

To support this effort, multiple meetings have been scheduled, with the first session held on April 30th to begin implementing corrective actions based on initial findings. The adopted accessibility testing approach follows a structured four-phase process: Discovery, Design, Execution, and Reporting.

This structured approach ensures that accessibility remains an integral part of the development lifecycle, supporting Haventree Bank's commitment to inclusive digital experiences.

5. THE BUILT ENVIRONMENT

INITIATIVES

5.1 Office Accessibility features and Visitor Support

The Bank's offices are designed to be easily accessible, featuring entrances with automatic door openers and convenient access via multiple modes of accessible public transportation. We are committed to ensuring that all employees and visitors can arrive at and navigate our locations with ease and comfort. Information about transportation routes, schedules, and their accessibility features is readily available online.

To further support a barrier-free experience, our offices are equipped with a virtual front desk assistance system, including a tactile device that allows visitors to notify the employee they are scheduled to meet. This system helps ensure a seamless and independent check-in process for all visitors, including individuals with visual or mobility impairments.

5.2 Built Environment Accessibility Enhancements Based on CNIB Assessment

As part of our ongoing commitment to creating an inclusive and accessible workplace, the Bank engaged the Canadian National Institute for the Blind (CNIB) in July 2024 to conduct an on-site Built Environment Assessment in Toronto. We also conducted an on-site assessment in Calgary by Vision Loss Rehabilitation. The primary goal of these assessments was to receive expert recommendations focused on improving accessibility for individuals with vision loss and to address broader accessibility considerations throughout our facilities.

Based on CNIB's findings, the following improvements have been implemented:

- **Reduction of Screen Glare on Office Monitors in Toronto:**
The CNIB consultant identified a significant glare issue on our TV monitor screens, which could hinder visibility for individuals with low vision. We are in the process of procuring anti-glare film for our main boardroom.
- **Clear Hallways and Safe Navigation Routes:**
Physical obstacles and protrusions in hallways and corners were removed to ensure safer navigation for all employees and visitors, especially those with vision impairments. This initiative has been integrated into our Monthly Health and Safety Office Inspections to ensure ongoing compliance and awareness.

In addition to the improvements already implemented, we are actively exploring further accessibility enhancements. These include the installation of tactile signage, contrast edging to glass doors, the development of wayfinding supports, and staff training on how to effectively assist individuals with vision loss. These initiatives reflect our ongoing commitment to meeting and where possible, exceeding the standards set out under the Accessibility for Ontarians with Disabilities Act (AODA).

While some enhancements are already underway, budgetary planning cycles mean that additional improvements are scheduled for later this year and into the following year. We remain dedicated to integrating accessibility into all areas of our workplace in a thoughtful and sustainable manner.

5.3 Accessible Workplace Design and Technology

As part of our ongoing commitment to inclusive and accessible workplace environments, the Bank has equipped all in-office workstations with dual monitors. This setup supports a wide range of working styles and provides practical benefits for employees with visual or cognitive impairments, as well as those who rely on assistive technologies or require ergonomic accommodations. While not a mandated accessibility feature, this universal approach reflects our broader commitment to barrier-free design and equitable access to tools that enhance productivity for all staff.

6. THE DESIGN AND DELIVERY OF PROGRAMS AND SERVICES

INITIATIVES

As outlined in last year's report, all new product launches will continue to follow a user-centered design approach with a strong focus on accessibility, ensuring that our programs and services are inclusive and meet the needs of all users.

Our Design team is proactively embedding accessibility standards specifically the Web Content Accessibility Guidelines (WCAG) into the development of our digital tools. This reflects our ongoing commitment to creating an inclusive, intuitive, and accessible digital experience for everyone.

To support this objective, our Design and Product teams are conducting a series of individual user testing sessions. These sessions provide critical feedback on the portal's usability, interface design, and accessibility features. Insights gathered are instrumental in informing continuous improvements and ensuring the platform effectively serves users with a wide range of abilities.

7. TRANSPORTATION

INITIATIVES

7.1 Accessible Parking Availability

Designated accessible parking spaces are provided at our office location, in full compliance with the AODA Design of Public Spaces Standards. These spaces are clearly marked, properly maintained, and located close to building entrances to ensure ease of access for individuals with mobility challenges. The accessible parking spot is available upon request.

7.2 Employees, Visitors and Candidates Transportation Accommodations

For visitors or job candidates with disabilities, transportation-related accommodations are made available upon request to ensure a smooth and equitable experience. Internally, we have a structured accommodation request process that supports employees who may require flexible work arrangements, such as modified schedules, remote work options to perform their roles effectively and comfortably.

7.3 Accessibility in Event Planning

When organizing public or employee-focused events, Haventree Bank takes proactive steps to ensure inclusivity by incorporating accessibility-related questions into all staff surveys. This allows us to better understand and accommodate the individual needs of attendees. Transportation accessibility is a key factor in our venue selection process we prioritize locations that are easily accessible by public transit, offer barrier-free navigation throughout the premises, and provide essential accommodations such as accessible entrances, designated parking spaces, and accessible restrooms.

7.4 Public Transit Information Accessibility

To promote transportation accessibility and inclusion, we offer clear and easy-to-understand information on how to reach our offices using public transit. This includes details about accessible subway routes, nearby transit stops, building entry instructions, as well as our building toll-free main line and building security contact numbers. This information is included in all invitations sent to candidates attending in-person interviews.