



Accessibility Plan

2024

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Message from Paul Leonard, President & Chief Executive Officer

At Wealth One Bank of Canada (“**WealthONE**”), we are committed to respecting and promoting the dignity and independence of people with disabilities. Our Accessible Canada Act (“**ACA**”) plan has been developed to promote respect for all individuals, and independence, dignity, integrity, and equality of opportunity for people with disabilities. We believe that accessibility is not just a compliance requirement but a fundamental principle that enhances the overall experience for our employees, customers, and stakeholders. By prioritizing accessibility, we ensure that everyone, regardless of ability, can fully participate and benefit from our products, services, and communication channels. Our ongoing dedication to accessibility aligns with our value of diversity, equity, and inclusion, reinforcing our mission to create a workplace and customer experience that is welcoming and accommodating to all.

1. General

1.1 Introduction

WealthONE is a Canadian Schedule I bank. Founded in 2016, our purpose is to make accessing financial services a welcoming experience for Canadians. We value relationships and continually collaborate and build strategic partnerships to bring innovation and improved offerings to our customers.

1.2 Principles of the Act

The Principles of the ACA are set out in section 6 of that Act. They are:

- a) all persons must be treated with dignity regardless of their disabilities;
- b) 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;
- c) all persons must have barrier-free access to full and equal participation in society, regardless of their disabilities;
- d) all persons must have meaningful options and be free to make their own choices, with support if they desire, regardless of their disabilities;
- e) 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;
- f) persons with disabilities must be involved in the development and design of laws, policies, programs, services, and structures; and

- g) 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.

WealthONE strives to create a friendlier future for everyone. The Principles of the ACA are embedded in our Accessibility Plan. They are also a part of our values.

1.3 Definitions

1.3.1 Accessibility

Accessibility refers to how services, technology, locations, devices, environments, and products are designed with persons with disabilities in mind. Accessibility means giving people of all abilities equal opportunities to take part in life activities. The term implies conscious planning and effort to make sure something is barrier-free for persons with disabilities. Accessibility benefits everyone.

1.3.2 Barrier

According to the ACA, a barrier is “anything – including anything physical, architectural, technological, or attitudinal, anything that is based on information or communications or anything that is the result of a policy or a practice – that hinders the full and equal participation in society of persons with an impairment, including a physical, mental, intellectual, cognitive, learning, communication, or sensory impairment or a functional limitation.”

1.3.3 Disability

According to the ACA, disability is “any impairment, including a physical, mental, intellectual, cognitive, learning, communication or sensory impairment – or a functional limitation – whether permanent,

temporary, or episodic in nature, or evident or not, that, in interaction with a barrier, hinders a person’s full and equal participation in society.”

1.4 Contact Information

We welcome feedback on accessibility barriers and the Accessibility Plan. Client feedback helps identify barriers and respond to concerns.

The Bank reviews feedback from the public and WealthONE employees on our Accessibility Plan and on any issues related to accessibility. The feedback received will be taken into consideration as we continue to evaluate and improve our program.

If feedback received is a complaint regarding the manner in which the Bank provides goods, services or facilities to persons with disabilities, then refer to the Customer Complaints Handling Procedures that can be found here:

<https://www.wealthonebankofcanada.com/About+Us/Resolving+Your+Complaint>

Mailing Address:

Wealth One Bank of Canada
Attn: Chief Compliance Officer
18 King Street East, Suite 1002
Toronto, ON
M5C 1C4

Telephone Number:

+1-866-392-1088. Monday to Friday, 9am to 5pm (EST).

Bell relay calls are always accepted.

Email Address:

Email your accessibility feedback, request alternate formats, or ask accessibility questions: help@wealthonebank.ca.

2. Consultations

To create our Accessibility Plan, we asked clients and employees how to become more accessible and inclusive for people with disabilities. We put together information on accessibility barriers, and how to remove them, by consulting and learning in the following ways:

- In 2023, WealthONE clients and employees were invited to participate in an online survey.
- We did a thorough review of our existing practices and current state of accessibility at WealthONE.
- We undertook an extensive analysis of the broader market.

3. WealthONE Priority Areas

3.1 Employment

The Employment priority area covers an employee's entire experience at WealthONE. It starts at the recruitment and onboarding process. It ends when the individual leaves the organization. It also includes accommodation for chronic conditions as well as short- and long-term disability absences from work.

3.1.1 What we are doing well

WealthONE is committed to:

- Achieving a culture and work environment that is supportive of employees with disabilities;
- Ensuring that each person with a disability is considered individually, on a case-by-case basis, to determine accommodation requirements;
- Ensuring compliance with all applicable legislation and the Bank's policies; and
- Establishing an efficient accommodation process that is consistent with principles of confidentiality, dignity, respect, and shared responsibility.

3.1.2 Barriers

- Not all employees and managers are aware of the accessibility policies and/or the types of accommodations offered.

3.1.3 Actions

- We will continue to proactively communicate with our employees about our accessibility policies and offerings.
- We will continue to conduct regular reviews of our accommodations program to identify opportunities to improve our support.

3.2 The Built Environment

The built environment priority area refers to all WealthONE physical spaces under federal jurisdiction. This includes considering accessibility features, such as accessible washrooms, lighting, signage, and noise.

Most WealthONE employees work from home.

3.2.1 What we are doing well

In November 2023, WealthONE moved its headquarters to downtown Toronto. One of the main factors influencing our choice of the new headquarters is our commitment to accessibility. Our new headquarters has been carefully selected for its accessibility-friendly features, such as elevator access, wide entryways, etc... Recognizing the importance of creating an environment that welcomes everyone, we have prioritized accessibility to ensure that our space is inclusive and accommodating for all members of our community.

WealthONE does not operate branches.

3.2.2 Barriers

No barriers under this Principle have been identified.

3.2.3 Actions

We will continue to work with our landlord to ensure compliance to the Act.

3.3 Information and Communication Technologies ("ICT")

The ICT priority area related to the technologies our employees and customers use. This includes hardware, software, assistive devices, and all other aspects of technology.

3.3.1 What we are doing well

As a digital bank, WealthONE places high importance on improving accessibility of ICT, which allows persons with disabilities and other Canadians to participate fully in our product and service offerings.

We strive in making WealthONE's web pages and application even more accessible, and we have recently conducted a comprehensive assessment of Web, Mobile, and Mobile Web accessibility. The results of this audit have provided insights on how to improve accessibility on our sites and applications that we intend on utilizing in the future and has informed the action steps for ICT accessibility enhancement in our roadmap going forward. The results of the assessment are based on the Web Content Accessibility Guidelines (“WCAG”) 2.1 Level AA Standards.

3.3.2 Barriers

Some fonts are too small by default.

3.3.3 Actions

We will continue to strive to design, develop, and test out technology solutions so they conform with the digital accessibility standard (currently WCAG 2.1 Level AA).

3.4 Communication Other than ICT

The Communication priority area relates to communication with employees and customers. This includes print materials and publications. It also includes digital communications such as websites, digital materials, and e-newsletters. Presentations and other methods of communication are also covered.

3.4.1 What we are doing well

WealthONE is committed to communicating with people with disabilities in ways that take into account their disability and is committed to excellence in serving all clients including people with disabilities. We are committed to communicating respectfully with all our clients and ensure

that we take into account the individual's specific needs, requirements, and circumstances when communicating with people with disabilities.

3.4.2 Barriers

Communicating over the phone can be difficult for people who are hard of hearing.

3.4.3 Actions

- We will continue to reinforce to our staff the use of the communication tools that are available to our staff to help with those who may be hard of hearing. These are communication that could be through email, letter or Bell relay service.
- Ongoing call monitoring will allow management to provide staff with regular feedback and training regarding the importance of clear communication with our clients

3.5 The Procurement of Goods, Services, and Facilities

The Procurement priority area relates to how goods, services, and facilities are purchased by WealthONE. This includes the evaluation process leading up to making purchases. It also includes ensuring that all documents related to procurement are accessible and have accessibility considerations in mind.

Through our preliminary assessment, no specific barriers for Persons with Disabilities were identified in our Procurement practice. However, in the spirit of continuous improvement to enhance accessibility, we will continue to monitor our Procurement practice.

3.6 The Design and Delivery of Programs and Services

This priority area focuses on making all programs and services at WealthONE accessible to all. It involves thinking about persons with disabilities when programs and services are being created. It also requires us to continuously improve our programs and services for persons with disabilities.

3.6.1 What we are doing well

We are committed to creating a great banking experience for customers who live with disabilities. This means providing our products and services to these customers with dignity and respect. We have a dedicated policy on accessible customer service and continuously work with our external suppliers to ensure that services are fully accessible.

3.6.2 Barriers

No barriers under this Principle have been identified.

3.6.3 Actions

- We will continue to work with our suppliers to ensure that our services are fully accessible.
- We will continue to prioritize accessibility in the design and delivery of new products and services offered by the Bank.

3.7 Transportation

WealthONE has limited involvement with transportation. Because of this, barriers and actions have not been identified in this priority area. If WealthONE becomes more involved with any form of transportation, we will identify barriers and actions in this area.