

HomeEquity Bank

Accessibility Plan Annual Progress Report 2024 - 2025

General

At HomeEquity Bank, our commitment to accessibility is rooted in our values, which guide us to include everyone. One Team, One Vision acknowledges our efforts to foster an inclusive community that achieves more by pulling together. Our efforts to achieve accessibility are deeply connected to, and mutually reinforced by:

- the Bank's priorities, including ongoing work in support of equity, diversity and inclusion; legislation, such as the Canadian Human Rights Act, the Canadian Charter of Rights and Freedoms, the Canadian Labour Code and the Employment Equity Act;
- the United Nations' Convention on the Rights of Persons with Disabilities, and
- the Bank's commitment to the Senior's Code.

We recognize that accessibility is an ongoing and central element of being an inclusive organization. The plan we developed builds on our inclusive mindset and practices.

Inclusiveness and accessibility are direct results of understanding and meeting the needs of those of us with disabilities. For that reason, our plan was developed in consultation with employees who identify as having a disability, and this report outlines our progress.

As outlined in our Accessibility Plan, our commitment to inclusion and accessibility incorporates a feedback process so that employees and members of the public can share their ideas and input with us.

We are committed to responding in a prompt and effective manner. To provide feedback on accessibility, we provided the contacts below:

Contact: Client Relations

Mailing address: 200 Bay St., Suite 3500, South Tower, Toronto, ON M5J 2J1

Email: <mailto:clientrelations@heb.ca> Webpage: www.homeequitybank.ca

Toll-free, North America: 1-866-331-2447

This contact information is provided so that individuals may:

- Provide feedback on HomeEquity Bank's accessibility plan.
- Provide feedback regarding the barriers encountered when dealing with HomeEquity Bank
- Request copies of HomeEquity Bank's accessibility plans, progress reports, and feedback process descriptions in alternate formats

Progress Update

1. Employment

Accessibility must be ensured at every stage of employment. This means accommodations must be made available to candidates and employees upon request and accessibility should be embedded into policies, processes and practices, including recruitment, onboarding, professional development, disability leaves, and return-to-work processes.

Barrier 1

At the time of posting, we did not have an understanding of this population due to the fact that we did not have the capability for candidates to self-identify.

Progress

- At present, individuals applying to HomeEquity Bank are unable to self-identify as a candidate with a disability during the recruitment process. However, accommodations are available upon request at any stage of the selection process.
- In 2025, HomeEquity Bank will transition to Workday for recruitment. This new platform will enable candidates to self-identify as part of the application process. Having this information will support ongoing efforts to build a more accessible and inclusive workplace by helping to identify and remove potential barriers in the recruitment experience.

2. Built environment

The built environment is the physical environments where people live and work. Newly developed or redesigned buildings and public spaces are expected to incorporate universal designs and to be usable by all people, to the greatest extent possible, without the need for adaptation or specialized design.

Barrier 2

Our current office is a newly designed space, with several enhancements to accessibility and the overall employee and client experience.

Progress

- Since moving into our current office in 2023, HomeEquity Bank has continued to prioritize accessibility and ergonomics across our workspaces. Every hoteling desk was designed with accessibility in mind, including features such as adjustable monitors, sit-stand desks, and access to an accessible washroom.
- While these enhancements represent important progress, accessibility remains an ongoing commitment. The Health and Safety Committee regularly reviews the office environment to help identify and address potential barriers.

3. Information and communication technologies

Information and communication technologies are various technological tools and resources used to transmit, store, create, share or exchange information.

Barrier 3

The low awareness of tools available for individuals to request that accessibility features be turned on or activated limits the ability of employees with disabilities to use them.

Progress

- HomeEquity Bank will be transitioning to Windows 11, which offers a range of accessibility and usability features. This transition aims to provide employees with the latest tools and improvements, making it easier for them to activate and benefit from these enhancements.
- Windows 11 includes several built-in accessibility features such as live captions, voice control, and a natural-sounding Narrator screen reader. Additionally, tools like the magnifier, color filters, and customizable contrast themes are available for employees with low vision or color sensitivity. With easy-to-use settings, employees can personalize these features to best suit their needs. Clear guidance on how to activate these features will help employees understand and utilize them effectively.
- In 2025, Microsoft Copilot was introduced within Microsoft Teams, our internal communication platform. Copilot includes screen reader support, live captions, and AI-generated text suggestions that are compatible with screen readers. It also enables employees to complete tasks like drafting emails or creating presentations via voice input, offering valuable assistance for employees with limited mobility. To ensure employees are aware of these features, Copilot is part of the premium Teams package, with licenses available upon request, and efforts will be made to communicate how to access these tools.

4. Communication (other than information and communication technologies)

This priority area recognizes that people give, receive, and understand communication in different ways. We must take these differences into account and provide communications in various accessible formats for people who require them. Some examples of communication products include signs, wayfinding, documents, and forms that are not technologically based.

Barrier 4

The Bank's standard document templates and formats for its files, reports and presentations may not always meet the accessibility needs of their users.

Progress

- Windows 11 will help address this barrier by providing built-in tools to improve document creation and accessibility for employees with disabilities. These tools will ensure that documents are more inclusive from the start.
- Windows 11 includes features like real-time accessibility checks within Microsoft Office applications, such as Word and PowerPoint. These checks automatically flag accessibility issues—like missing alt text or poor contrast—and guide employees to make corrections. This ensures that documents, signs and forms are more accessible to users with visual impairments or other accessibility needs.
- Windows 11 improves compatibility with assistive technologies, such as screen readers and magnifiers, to enhance document navigation and editing. With better integration of tools like Narrator, employees can interact with documents more easily. Customization options like color filters and contrast themes further support employees with vision impairments, helping to create a more accessible and user-friendly document creation experience.

5. Procurement of goods, services and facilities

The Accessible Canada Act requires us to consider accessibility requirements for procurement and include accessibility as part of the provision of goods, services and facilities, where appropriate (e.g., accessible technology, materials and amenities).

Barrier 5

Accessibility considerations are not fully embedded in the Bank's procurement framework and tools.

Progress

- In December 2024, HomeEquity Bank launched a Procurement Policy to guide the fair, transparent, and efficient acquisition of goods and services. One of the foundational purposes of the Policy is to ensure that procurement activities support the Bank's strategic objectives, including sustainability, innovation, and diversity—creating a foundation for inclusive procurement practices.
- By embedding these values into the Policy, the Bank is taking steps to ensure accessibility is factored into the procurement and provision of goods, services, and facilities where appropriate—such as accessible technology, materials, and amenities.
- The Bank will continue to evaluate how to further embed accessibility considerations within its procurement framework to support ongoing compliance and inclusion.

6. Design and delivery of programs and services

Design and delivery of programs and services includes the programs and information for Persons with Disabilities.

Barrier 6

The Bank does not have documented internal accessibility best practices. This plan will help to encourage more open dialogue between internal stakeholders as we seek to understand accessibility needs across the organization for both consumers and employees.

Progress

- HomeEquity Bank continues to strengthen its commitment to accessibility through ongoing enhancements to the sales experience—particularly for customers who may be in vulnerable circumstances due to health, financial, or personal challenges. These efforts are grounded in the Sales Practices Policy, first established in 2023, which is regularly reviewed and updated to reflect best practices in customer care and accessibility.
- Over the past year, the Bank has maintained an internal page for employees, implemented clear language standards across customer communications, offered alternate formats such as large print or braille upon request, and compiled a list of multilingual staff to support clients with language barriers. In addition, all client-facing employees are required to complete mandatory Sales Practices training, which includes guidance on appropriately servicing clients who are Persons with Disabilities. Building on this foundation, teams continue to receive updated training and resources to help

recognize signs of vulnerability and provide appropriate support from the outset of the sales process. These updates reflect the Bank's ongoing efforts to ensure that every customer is treated with fairness, clarity, and consideration.

- As part of this broader commitment, the Bank also publishes an annual Seniors Code Report, now in its fifth edition, which underscores HomeEquity Bank's dedication to meeting the evolving needs of Canadians 55+. The report highlights key initiatives such as updated employee training focused on identifying and supporting vulnerable individuals, strengthened fraud prevention programs, and enhancements to the Power of Attorney (POA) process. While the report is centered on seniors, the practices it outlines—such as accessible service design and inclusive communication—also strengthen the Bank's ability to support clients with disabilities. It reflects how accessibility is embedded into day-to-day operations and policy development, reinforcing a culture of care, protection, and responsiveness for all clients.

Barrier 7

A lack of standard measures to assess internal and external programs limits the evaluation of their accessibility.

Progress

- HomeEquity Bank is committed to improving accessibility across our operations. We have engaged with employees with disabilities to gather feedback on the accessibility of our workplace and practices. While feedback has been limited in the past, we recognize the importance of their insights and are committed to creating more opportunities for employees to share their experiences. This will allow us to better track progress, assess the impact of our initiatives, and refine our accessibility measures.
- To further enhance our evaluation processes, we are actively engaging with client reviews on third-party platforms. This ensures transparency, accountability, and continuous improvement in the client experience, which could help address the needs of clients with disabilities. Another initiative that could potentially drive improvements in accessibility is the redesign of our Complaints Management Process and Complaints Resource Centre. While these efforts are not specifically focused on Persons with Disabilities, they aim to ensure that all client issues are handled fairly and inclusively, which could benefit a broader range of customers, including those with accessibility needs.



Consultations

As part of our Consultation process, HomeEquity Bank invited employees who had self-identified as having a disability to a voluntary one-on-one feedback meeting via Microsoft Teams. The purpose of these meetings was to help the organization identify, remove, and prevent barriers.

Anyone who chose to participate was asked questions to understand what barriers exist in the workplace and what improvement can be made to enhance our accessibility at HomeEquity Bank.

HomeEquity Bank recognizes the need to improve accessibility and we will continue to leverage the input of people with disabilities to become more accessible.

Feedback

Any individual can provide HomeEquity Bank with accessibility feedback utilizing the multiple methods available – via mail, phone or email. HomeEquity Bank has not received external feedback regarding accessibility since launching the plan. We remain committed to promoting awareness and reviewing any feedback that is provided to the Bank.

Appendix – Accessibility Act Definitions

Barrier

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.

Disability

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