



Accessibility Plan 2024 – 2026

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Introduction

Accessibility is essential for ensuring that all users, including those with disabilities, can access and use our website and services effectively. This Accessibility Plan aims to create a barrier-free by identifying, removing, and preventing barriers for persons with disabilities in areas under federal jurisdiction, including information and communications. This website accessibility plan outlines our commitment to meeting the requirements of the *Accessible Canada Act* (the “ACA”) the *Accessible Canada Regulations* (the “Regulations”) and ensuring that our digital platforms are accessible to all users.

1. Accessibility Guidelines and Standards

Our website accessibility efforts will align with the Web Content Accessibility Guidelines (the “WCAG”) 2.1 or 2.2, Level AA, as recommended by the ACA. This ensures that our website is perceivable, operable, understandable, and robust for all users, including those with disabilities.

2. Barrier

A barrier refers to anything that prevents or limits the ability of individuals with disabilities to fully participate in access information or use services. According to the ACA, anything physical, technological, communicative, or attitudinal in nature based on information, communications or digital platforms that is the result of 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.

3. Disability

A disability is any condition of the body or mind (impairment) that makes it more difficult for the person with condition to do everyday activities (activity limitation). Disabilities can vary widely in nature, severity, and impact, and they may be temporary, episodic, or permanent. Importantly, disabilities are not solely determined by an individual's impairment but also by the interaction between their impairment and the barriers present in their environment.



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4. Inclusion

The practice of using proactive measures to create an environment where people feel welcomed, respected, and valued, and to foster a sense of belonging and engagement. This practice involves changing the environment by removing barriers so that each person has equal access to opportunities and resources and can achieve their full potential.

5. Statement of Commitment

CTBC Bank Canada (the “Bank”) is committed to fostering an inclusive and accessible environment of all people who use our products and services. We believe in the inherent dignity and worth of every person and are dedicated to ensuring equal access to our programs, services, and facilities for all members of our community. We are also committed to providing an inclusive workplace for our employees. The Bank will 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 ACA and the Regulations.

Under the ACA, all federally regulated entities, including our Bank are required to proactively identify, remove, and prevent accessibility barriers and publish our first 2-year accessibility plan by May 1st, 2024. This multi-year *Accessibility Plan* (the “Plan”) developed by the Bank outlines our strategy to prevent and remove barriers in priority areas to foster an inclusive environment.

As required under the ACA, the Bank will publish annual progress reports on the implementation of our Plan and establish a process to obtain feedback on both the Plan and accessibility barriers from employees, stakeholders, and customers.

6. About CTBC Bank Canada

The Bank is a federally regulated financial institution which is a subsidiary of CTBC Bank Taiwan. The Bank opened in 1999 and serves our customers while continuing to grow, with branches in Vancouver, Burnaby, Richmond, and Toronto.

7. Accessibility Coordinator

Any comments, questions, concerns, or complaints regarding your accessibility or this Plan, should be forwarded to our Accessibility Coordinator as follows in writing,

- Address: 350-2608 Granville Street, Vancouver, B.C. V6H 3V3
- Telephone: 778-309-6800



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- Email: accessibility@ctbcbank.ca

Research

1. Research Overview

For this plan, the research includes feedback from customers and other members of the public. The Bank will consult people with disabilities or seniors in all aspects of this Plan. The following sections of this Plan outline how people with disabilities were consulted in the preparation of this Plan.

For this Plan, we consulted with:

- Person with a disability or seniors.
- Family member or friend of person with a disability or seniors.

2. Research Method

To gain insights and identify barriers, customers were invited to participate in the 'Accessibility Feedback Questionnaire.' This questionnaire allowed them to provide input on how we can better address their accessibility needs. Additionally, our personal bankers reached out to customers over the phone to complete the questionnaires. The survey consisted of seven (7) questions, enabling the Bank to better understand the needs of individuals experiencing accessibility barriers. The Bank will continue to monitor and receive feedback from customers with disabilities who encounter accessibility challenges.

3. Research Results

The survey covered and provided information on employees' and customers' expectations for a barrier-free experience at business locations, including branches and the head office, as well as the accessibility of the Bank's website.

Survey responses were received from individuals with various types of disabilities, providing valuable feedback on their experiences at the branches and head office. The identified barriers included entry (7), Bank space (1) and language availability and functions on both ATMs and online banking services (21). Out of the nineteen (29) identified barriers, eighteen (18) responses indicated that the Bank should prioritize removing or preventing email and website barriers, along with other barriers.



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The Bank is committed to addressing these barriers based on the goals outlined for each barrier type during the consultation survey process.

Priority Areas Identified in the ACA and Accessibility Plan

1. Employment

At CTBC, we are committed to building a diverse and inclusive workplace for all employees who are in British Columbia and Toronto. As there are improvements to be made to accessibility-specific training for all employees, the Bank is committed to provide training to employees on the requirement of the ACA. The training will be provided in a way that best suits the duties of employees.

Resources for managers and/or front-line employees would also be allocated to successfully remove and prevent any barriers.

2. Built Environment

We continue to make ongoing accessibility improvements, involving employees and customers in the process. The priority area focuses on the design, layout and functionality of the built environment and ensuring that it is accessible to all and will meet accessibility standards for the design of public spaces when building or making major modifications to public spaces. Due to the nature of our banking business, public spaces typically include only service-related elements, such as, service counters, fixed queuing lines and waiting areas.

2.1 Opportunities to Improve Accessibility

The Bank's public spaces are barrier-free and enable employees and customers to circulate freely and safely.

- We will continue to consult with people with disabilities for the improvement of our Head Office and Branches.
- We will review our Head Office and the Branches floor plans to assess the need for further accessibility features.



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3. Information and Communication Technologies (ICT)

ICT includes everything we use to communicate and do business online, including web-based interfaces and non-web content such as PDFs and Word documents. The Bank plans to address ICT barriers for our public website (www.ctbcbank.ca) are outlined below.

3.1 Opportunities to Improve Accessibility

The Bank's information and communications technology products and services are accessible, and information and resources are easy to understand in an increasingly digital world.

By the end of 2024, the Bank will remove the minor website barriers found through our surveys and consultants. These include:

- Vision (contrast and font size)
 - Changes to text contrast and size.
 - Improvements to structure and formatting.
 - Improving navigation of the website for people who are using a screen reader.

4. Communication other than ICT

The communication priority area recognizes that people provide and receive communication in many ways and formats. The Bank is committed to ensuring that makes information and communications accessible to people with disabilities. This will be a going effort to update the ways with customers and employees to ensure participation and respect how they choose to interact with the Bank.

4.1 Opportunities to Improve Accessibility

- Enhancement of how communication can be more accessible for customers and employees.
- The Bank will provide all key banking documents in plain language and in simple terms.

5. Procurement of Goods, Services and Facilities

As the Bank considers accessibility needs for the procurement of goods, services and facilities, this priority area under the ACA falls outside the scope of this Plan. However, we will ensure monitoring of all procurements to address any barriers arising.



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6. Design and Delivery of Programs and Services

The Bank will continue to update and enhance its designing and delivering of financial services that are free from barriers and accessible to all persons based on the input received through ongoing consultations and future ACA regulations.

6.1 Opportunities to Improve Accessibility

Reduce barriers in the financial service that limit or hinder people with disabilities from accessing, understanding, and using appropriate financial products, services, and education to their benefit.

- The Bank will ensure user-facing programs and services are barrier-free and review the Bank's complaint handling process for accessibility and ease of understanding and develop a plan to address any barriers that are identified.

7. Transportation

We acknowledge that barriers to accessible transportation may exist for persons with disabilities and it is the seventh priority area of accessibility importance in the ACA. CTBC does not operator or provide transportation services; therefore, it is not within the scope of this Plan.

Training

The Bank will continue to support and provide accessibility trainings to staff members to ensure they understand the requirements of the ACA. This training will raise awareness about accessibility issues and best practices, fostering a culture of accessibility within our organization.

Feedback and Continuous Improvement

The Bank will establish a mechanism for users to provide feedback on accessibility issues encountered on our website. This feedback will be taken into consideration when making accessibility improvements, in accordance with the requirements of the ACA.



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We are committed to continuously improving the accessibility of our website in line with the ACA. This includes regularly reviewing and updating our accessibility plan, incorporating feedback from users with disabilities, and staying informed about emerging accessibility standards and best practices.

Conclusion

By implementing this accessibility plan, we demonstrate our commitment to meeting the requirements of the Accessible Canada Act and creating a barrier-free environment for persons with disabilities. We recognize that accessibility is an ongoing process and are dedicated to continually improving our efforts to ensure equal access for all customers.