

# Accessibility Progress Report for PC Bank

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# 1. General

## 1.1 Description of PC Bank

President's Choice Bank ("PC Bank") is a Schedule I bank under the *Bank Act (Canada)* that provides retail banking products to customers across Canada. As a subsidiary of Loblaws Inc., we share the CORE values of Care, Ownership, Respect and Excellence. PC Bank offers payment solutions and services that reward our customers every day. We strive to simplify financial products to let Canadians spend more time to Live Life Well®.

## 1.2 Statement of Commitment

PC Bank recognizes that accessibility is a key feature of inclusivity for all Canadians. We are dedicated to identifying, removing, and preventing barriers for colleagues, customers, and stakeholders with disabilities. This report demonstrates the progress we have made on our Accessibility Plan and continues to reflect the lived experiences of people with disabilities through feedback we received and consultations we performed. This plan outlines the progress made on our three-year (2023 – 2025) commitment to accessibility at PC Bank.

## 1.3 How to Provide Feedback

PC Bank continues to welcome feedback about this Accessibility Progress Report or the barriers encountered related to accessibility at PC Bank. We are committed to reviewing all feedback in a timely manner.

If you choose to include your contact information, we will acknowledge your feedback in the same format that we receive it in. You may also choose to submit feedback anonymously.

Please use one of the contact methods below to provide your feedback. The person responsible to receive feedback on behalf of PC Bank is the SVP & GM, Payment Products.

Accessibility feedback submitted is shared with our PC Bank Accessibility Office and may be shared as required with other teams to respond to feedback.

We are committed to keeping your privacy protected and information confidential - any personal information shared will be used and safeguarded in accordance with Loblaw Companies Limited [Privacy Policy](#).

Any accessibility feedback shared will be considered for use to remove barriers at PC Bank. In addition, feedback will be aggregated and shared at a thematic level in our annual accessibility reports and retained in accordance with record keeping requirements.

### **Feedback process for colleagues - when providing feedback, please specify that it is related to accessibility**

- Anonymous option via our [Integrity Action Line](#).
- By emailing or phoning our Human Resources team.
- Mail: PC Bank Human Resources department (600-500 Lake Shore Blvd. West, Toronto, ON M5V 2V9).

### **Feedback process for members of the public (including customers) - when providing feedback, please specify that it is related to accessibility**

- Phone: 1 866 246 7262.
- Webform: [click here](#)
- Mail: SVP & GM Payment Products c/o PC Bank Accessibility Office (600-500 Lake Shore Blvd. West, Toronto, ON M5V 2V9).

## 1.4 Alternative Formats

You can request this Accessibility Progress Report and/or a description of our feedback process in an alternative format through one of the contact methods outlined above in our feedback process.

PC Bank will provide alternative formats in a timely manner:

- Print: fifteen (15) days;
- Large print (larger text): fifteen (15) days;
- Braille (a system of raised dots that people who are blind or who have low vision; can read with their fingers): forty-five (45) days; and
- Audio (a recording of someone reading the text out loud): forty-five (45) days.

## 1.5 Definitions

In accordance with the Accessible Canada Act (ACA), the following definitions are used in this report:

**Accessibility:** The design of products, devices, services, environments, technologies, policies and rules in a way that allows all people, including people with a variety of disabilities, to access them.

**Barrier:** Anything that might prevent people with disabilities from achieving full and equal participation. Barriers can include features of the built environment, technology, attitudes, information communication. Policy and procedures that are inaccessible can also create barriers.

**Disability:** Any impairment, or difference in physical, mental, intellectual, cognitive, learning, or communication ability. Disabilities can be permanent, temporary, or can change over time.

**Procurement:** Buying goods and services for business purposes

## 2. Areas Described under Section 5 of the ACA

In 2023, as included in the Accessibility Plan, PC Bank identified barriers in six of the seven areas identified in the ACA, as well as the actions required to address each barrier. This section provides an update on the current state of accessibility at PC Bank, including progress on implementing actions identified in the Accessibility Plan and new barriers identified and actions taken in response to ongoing feedback and consultations.

### 2.1 Employment

As part of recruitment activities, accommodation and accessibility will be provided as needed including physical space requirements, adaptive technology and alternative solutions to assessments such as more time to complete or opportunity to prework.

The Accessibility Policy at PC Bank provides colleagues with the necessary workplace support, including but not limited to, physical modifications to workstations, adaptive technology, and flexible working arrangements to meet work, family, or life needs. PC Bank provides access to a medical services team that consists of seven nurses across Canada. The medical services team provides information and resources related to non-occupational injuries and illnesses, mental health awareness, and the Employee and Family Assistance Program (EFAP). Colleagues can access information about the accommodation process and our Accessibility Policy on our Intranet.

#### New barriers identified in the past year from feedback and/or consultations and actions taken:

- There were no new barriers related to employment identified in the past year from consultations or feedback.

#### Progress made in the past year on actions outlined in the PC Bank Accessibility Plan:

##### IN PROGRESS



#### Number of employees with disabilities

- As part of diversity and inclusion goals to increase the representation of people with disabilities, the percentage of people who identified as living with disabilities in 2023 has increased to 1.33%, up from 0.8% in 2021. PC Bank recognizes that this continues to be an area that requires further improvement.



#### Accommodations

- Continued awareness and execution of accommodation request process across all business areas.
- PC Bank is still in the process of determining additional opportunities to improve its recruitment strategy and careers page. During the recruitment process, notification is provided to applicants of the availability of accommodation during the recruitment process. While accommodations vary depending on each applicant's need, examples of accommodations available include: meeting in an accessible location, flexibility on timing, allowing for extra time, allowing interpreters or relaying services and sharing questions before the interview.

##### COMPLETE



#### Accessibility and disability knowledge including partnerships

- Partnerships were established through the ABLE at Loblaw resource group (an internal employee group with a focus on accessibility) with Canadian Hearing Services and Holland Bloorview. These partnerships provide access to educational resources and a series of accessibility services, especially for events or initiatives that might require an interpreter using sign language.
- As part of removing biases in recruitment, PC Bank incorporated an enhanced recruiting process to promote inclusive hiring. All hiring managers for each job posting now receive an "Inclusive Hiring Alert" via automated email on Workday. This requires people managers to review additional hiring tips to ensure the hiring process is inclusive. Inclusive hiring tips include, but are not limited to, consideration of diversity, awareness of barriers that exist in the recruitment process, checking biases, and supporting reasonable accommodation requests.

## 2.2 Built environment

The PC Bank built environment is the physical space of facilities and features for colleagues and customers. The PC Bank head office is located at 500 Lake Shore Blvd. West, Toronto, Ontario, Canada. Our head office includes accessibility features such as:

- gender-neutral accessible washrooms,
- kitchen with lower level sinks and microwaves;
- options for different types of working styles such as a quiet room and adjustable desks;
- inclusive features including reflection room, fitness center and nursing room;
- wheelchair accessible parking spots; and
- wheelchair accessible elevators.

For the public, PC Bank leverages Loblaw retail stores to serve our customers through our face-to-face sales channel. Our pavilions have been designed in a manner that includes accessible features such as a closed office space, a table and chairs. In addition, we have ATMs at most pavilion locations which meet industry practices for accessible ATMs, including:

- 6 feet of clearance so they are usable by persons seated in a mobility aid such as a wheelchair or scooter;
- active text to audio speech, text to audio functionality/headphone jack;
- high screen visibility.

PC Bank strives to make our built environment as accessible as possible for all Canadians.

### New barriers identified in the past year from feedback and/or consultations and actions taken:

- **Barrier identified:** Office equipment at PC Bank Head Office may break with use and should be functioning at all times.
- **Action taken:** Colleagues are able to submit tickets for any barrier issues encountered, such as malfunctioning desks or chairs. To ensure continued awareness, our Office Services team communicated in Viva Engage, the PC Bank internal communications platform, in March 2024, that colleagues are able to report issues and submit maintenance requests at any time.

### Progress made in the past year on actions outlined in the PC Bank Accessibility Plan

#### IN PROGRESS



#### ATM compliance with most up-to-date standard

- New CSA accessibility standards have been shared with our ATM vendor and they are currently reviewing to ensure standards are met; PC Bank will work with the vendor to ensure gaps identified, if any, are remediated.

#### COMPLETE



#### Office enhancements at PC Bank Head Office

- Reviewed and ensured that office set-up has a variety of options for colleagues who require different light and noise level accommodations. This includes options to adjust lighting in meeting rooms and certain workspaces as well as the availability of quiet workspaces and broader working spaces such as the library, phone booths and meeting rooms.



#### Review of potential physical barriers to access our services

- Review conducted to ensure that physical set-up of pavilions meet accessibility requirements. Each pavilion space is designed to allow customer flow and accommodates different types of disabilities. All counter space accommodates mobility aids in relation to countertop height, knee clearance and a clear floor space. Waiting areas and meeting rooms provide sufficient width to allow for the passage of mobility aids and mobility assistive devices.

## 2.3 Information and Communication Technologies (ICT)

Information and communication technologies are the tools used to create and share information.

For our colleagues, PC Bank offers accessible features such as closed captioning on Microsoft Teams. In addition, training sessions are held to bring awareness of accessible features that are in technology offered by Microsoft.

For our public facing websites and applications, our team designs and builds products with accessibility in mind and it is included as part of our development processes. Accessibility testing is conducted before new initiatives are released and we are partnered with a third-party to assist with training and testing. In addition, we review existing core functionality and customer journeys to ensure there are no changes in accessibility compliance. If we do identify issues, they are prioritized and worked through as part of our development work.

### New barriers identified in the past year from feedback and/or consultations and actions taken:

- There were no new barriers identified in the past year related to information and communication technologies from consultations or feedback.

### Progress made in the past year on actions outlined in the PC Bank Accessibility Plan:

#### IN PROGRESS

#### Accessibility features for colleagues

- As part of return to work and office optimization initiatives, enhancements were made so that the majority of meeting rooms have now been equipped with virtual conferencing capabilities and colleagues can easily connect and dial into meetings via Microsoft Teams.
- Availability of intranet resources on inclusive technology tips of different applications such as Microsoft Teams and Microsoft Outlook. This includes how to use a screen reader and customizing the reading and viewing experience for different visual and cognitive needs.
- Throughout the year of 2023, the ABLE at Loblaw resource group worked with our Learning & Development and Health & Wellness related resource groups to bring awareness and recognize various important days throughout the year. These included National Speech and Hearing Month, National Disability Employment Awareness Month under the theme LIGHT IT UP with Guest Speaker Rayhan Azmat, World Mental Health Day, and International Stress Awareness Day.

#### COMPLETE

#### Knowledge of accessibility requirements

- Level Access accessibility training was delivered to digital platform/ engineering teams and PC Bank Accessibility Office members. This included live training in addition to access to an online accessibility training platform.

## 2.4 Communication (other than information and communication technologies)

PC Bank recognizes that people share information in different ways and may require alternative communication methods.

For colleagues, key policy documents are on our intranet and available in alternative formats through an immersive reader tool which provides access to large text and auditory modes. Our all-staff meetings (e.g., Town Hall) include and/or provide the opportunity for colleagues to specify any accessibility requests/considerations.

For the public, accessibility is integrated into our regular processes, including content on our websites. All marketing and external facing communications go through a legal marketing review which includes consideration for clear language. For communications on our website and mobile app, we work closely with our third-party vendor to test and review these communications, including language, to confirm the content is understandable.

### New barriers identified in the past year from feedback and/or consultations and actions taken:

- **Barrier identified:** Social media posts made by PC Bank do not currently incorporate the use of alternative text to describe images in the posts.
- **Action taken:** Use of alternative text has been shared with the PC Bank social media team for consideration to be included as part of the longer-term social media strategy.

### Progress made in the past year on actions outlined in the PC Bank Accessibility Plan:

#### IN PROGRESS



#### Internal communications

- All-staff meetings at the Loblaw enterprise level continue to offer American sign language interpreters and closed captioning.
- Town hall meetings at PC Bank level continue to include a pre-meeting questionnaire on accessibility accommodations required by colleagues on an as needed basis.
- Our Intranet continues to offer immersive reader capability, which provides access to alternative formats for policy documents and announcements.
- We continued to ensure all public communications are reviewed for plain language while monitoring the rollout of Standard on Plain Language to incorporate any additional plain language considerations.

## 2.5 Procurement

### New barriers identified in the past year from feedback and/or consultations and actions taken:

- There were no new barriers identified in the past year related to procurement from consultations or feedback.

### Progress made in the past year on actions outlined in the PC Bank Accessibility Plan:

#### IN PROGRESS



#### Procurement considerations in contracts

- Review underway of current practices regarding accessibility clauses to determine considerations for PC Bank contracts.

#### COMPLETE



#### Accessibility in vendor attestations

- Review of accessibility compliance conducted with our ATM vendor quarterly to ensure continued compliance.

## 2.6 Design and Delivery of Programs and Services

PC Bank works hard to simplify financial services and maximize earnings for all Canadians. Accessibility is a key part of our practice from product ideation through execution to launch. Our sales representatives receive accessibility and sensitivity training as part of the onboarding process.

We offer alternate methods to contact the call centre for people with disabilities including TTY Service and Relay Support. Alternative formats for account statements are also available for customers upon request for our PC<sup>®</sup> Mastercard<sup>®</sup> and PC Money<sup>™</sup> Account including Braille (Grade 1), Braille (grade 2), e-text, audio and large print.

### New barriers identified in the past year from feedback and/or consultations and actions taken:

- **Barrier identified:** There may not be enough time currently designed for customers with disabilities to input their credit card number during the Interactive Voice Response (IVR) system process.
- **Action taken:** This barrier has been shared with our IVR team and they are looking into increasing the timeout period for input failure to allow more time for customers to input their credit card number.
- **Barrier identified:** The card activation process created challenges for people with disabilities as the sticker with the activation code on the PC<sup>®</sup> Mastercard<sup>®</sup> was only available in a small font.
- **Action taken:** This barrier has been removed through enhancements made to the activation process in 2023 where an activation code is no longer required to activate the PC<sup>®</sup> Mastercard<sup>®</sup>.

### Progress made in the past year on actions outlined in the PC Bank Accessibility Plan:

#### IN PROGRESS



#### Accessible access to services

- Accessibility audit conducted by Level Access of the PC Financial<sup>®</sup> website and Android application. Accessibility bugs detected through the audit were fixed.



#### Accessible customer collateral

- Consistent with the approach for other products, our newly launched credit card (PC Insiders<sup>™</sup> World Elite<sup>®</sup> Mastercard<sup>®</sup>) offers accessible formats upon request.
- We continue to offer free assistive technology to ensure our website is accessible and functional for all our customers through partnership with Level Access. This application features tools such as hands-free mouse, voice commands, visual click assist, on-screen keyboard, and text-to-speech.

#### COMPLETE



#### Communication to customers with disabilities, including accommodating invisible disabilities and updating training to cover accessibility considerations

- Enhanced accessibility training was provided to front-line sales representatives to better identify customers with different types of disabilities and accommodate their needs.

## 2.7 Transportation

PC Bank does not currently have transportation services. Therefore, the standards for transportation are outside the scope of this plan.



## 3. Consultations

PC Bank is committed to listening to and learning from peoples with disabilities. Our mandate for inclusivity means we will amplify the voices of people with disabilities.

To continue to obtain both an internal and external perspective, this Accessibility Progress Report was developed in consultation with:

- our colleagues, including those with disabilities and their allies; and
- our external partners, including our employee resource group, ABLE at Loblaw, who act as a voice and support centre of hiring people with disabilities, and also a third party organization, Level Access, a leading digital accessibility solution provider.

We are committed to using this feedback to make our organization more accessible at every level.

### 3.1 Internal consultations

PC Bank sent out an anonymous survey to colleagues. Colleagues were encouraged to share their experiences with accessibility and barriers at work. This survey invited feedback and suggestions to improve accessibility throughout our workplace.

Internal consultations identified one new barrier related to built environment to ensure all office equipment such as chairs continue to be fully functioning. This barrier and associated actions taken has been incorporated in the 2.2 Built Environment section.

### 3.2 External consultations

PC Bank sent an anonymous external survey to our external partners at ABLE at Loblaw that invited feedback on accessibility barriers, with a special focus on barriers related to a virtual perspective (including social media, online chat, website, customer service, etc.).

PC Bank also consulted with Level Access, whose input was used to understand industry practices in accessibility, understand barriers and refine our action plans.

External consultations identified one new barrier related to communication to evolve our social media to offer alternative text. This barrier and consideration made has been incorporated in the 2.4 Communication (other than information and communication technologies) section.

## 4. Feedback received

In 2023, PC Bank established formal feedback mechanisms to collect feedback on our Accessibility Plan or the barriers encountered related to accessibility at PC Bank (refer to section 1.3 for details).

To date, PC Bank has not received any feedback from colleagues through the official feedback mechanism but have received feedback through our consultation activities (see above Section 3.1 for Internal Consultations). We will continue to monitor feedback channels and review any feedback received on accessibility.

Throughout the year, PC Bank received accessibility feedback submissions. From these feedback submissions, two new barriers were identified related to:

- insufficient time provided for customers to input their credit card number in the PC Bank IVR system prior to timing out; and
- difficulties reading the activation sticker on our credit card due to the numbers on the sticker being too small to accommodate individuals with low vision.

These barriers have been taken into consideration in our Progress Report and included in Section 2.6 Design and Delivery of Programs and Services.

## Conclusion

PC Bank recognizes there continues to be opportunities to improve accessibility throughout our organization. Our accessibility goals are constantly evolving and we will continue to listen to people with disabilities in order to become more accessible. This Accessibility Progress Report continues to guide and keep PC Bank accountable as we implement actions to address current and future barriers. As per the ACA requirements, we will report on our progress moving forward in 2025 and update our Accessibility Plan every three years with the next update published in 2026.

PC Bank looks forward to working together for a barrier free future.