

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 areas identified in the ACA that were considered as applicable to PC Bank, 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. Any in-progress items will continue to be monitored and included in future accessibility plans until completed.

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 years from feedback and/or consultations and actions taken:

Barrier Identified:	Action Taken:
Increasing access to and distribution of resources related to accessibility requests or concerns, and ensuring all people leaders are provided with information on how to support.	PC Bank’s Intranet has a dedicated section where resources may be found, and the National Disability Employment Awareness Month (NDEAM) further promotes employee mindfulness, engagement, and participation in activities that bring greater awareness to ensuring accessibility across all aspects of the organization, including a toolkit developed with huddle tips, activities and information for supporting individuals with disabilities.

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

IN PROGRESS



Number of employees with disabilities

- We continue to focus on inclusion of underrepresented groups, including people with disabilities and consider how we can set meaningful and measurable goals. To do this, PC Bank has self-awareness campaigns to collect personal self-identification information in Workday (our Human Resources colleague platform) and in our engagement survey to understand diversity of our teams. PC Bank recognizes that this continues to be an area that requires further improvement, and internal data will be reviewed to inform our recruitment strategies.





Accommodations and career page

- In the past year, PC Bank rolled out a new value proposition tied to culture and inclusion of “bring your difference, make your difference”. This included an enhanced Loblaw career page with a virtual recruitment assistant to answer questions including ones on culture, inclusion and accommodations. As further enhancements, PC Bank plans to make further updates to the career page, with plans to complete it before the end of 2025.

COMPLETE



Accessibility and disability knowledge

- An enhanced hiring program was implemented in spring 2025 to all hiring managers to ensure consistent experience with respect to accommodation requests in recruitment, including a toolkit and guidance, as well as pre-onboarding and onboarding action plans.

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 sinks and microwaves at accessible heights;
- options for different types of working styles such as a quiet room and adjustable desks;
- inclusive features including a fire-proof health room, 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 years from feedback and/or consultations and actions taken:

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

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

COMPLETE

Office enhancements at PC Bank Head Office

- To support our return to office and ensuring accommodation of colleagues, PC Bank continued our office optimization initiatives at our Lake Shore head office, including introducing new types of spaces, additional desks and enhanced soundproofing.

ATM compliance with most up-to-date standard

- We worked with our ATM vendor to complete an assessment of our current ATMs against the most updated accessibility standard. The assessment will be reviewed internally and potential future ATM strategies and implementation initiatives coming out of this review will be considered for inclusion in future accessibility plans.

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 years from feedback and/or consultations and actions taken:

Barrier Identified:	Action Taken:
There may be technical challenges for colleagues joining Microsoft Teams meetings in certain office meeting rooms.	PC Bank is working with facilities stakeholders and enterprise real estate team to understand any future enhancements and standardization to continue our journey of minimizing and removing barriers through equipment and technology.

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

COMPLETE

✓ Accessibility features for colleagues

- Meeting rooms have been updated to be Microsoft Teams enabled to support both colleagues that are working from the office and those working from home. PC Bank continues to work with facilities stakeholders to stay engaged on further enhancements and standardization to meeting technology.
- Throughout the year of 2024, 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. Activities included posts on PC Bank's internal social media platform, Viva Engage, lunch and learn sessions, and guest speaker presentations. These included:
 - National Accessibility Week, which included a Lunch & Learn with over 60 attendees that showcased the accessibility features within our PC Financial® digital app;
 - Global Accessibility Awareness Day (GAAD) to enhance awareness of the ongoing commitment to providing equal access for all individuals when using technology-based resources;
 - National Disability Employment Awareness Month (NDEAM) under the theme of world of opportunities;
 - Neurodiversity week including a Neurodiversity in the Workplace webinar.

✓ Knowledge of accessibility requirements

- Continuing our accessibility journey to ensure ongoing accessibility compliance, our Customer Platforms team continues to conduct regular accessibility audits via Google Lighthouse and our third party accessibility vendor. From the reviews, findings were documented, and thematic findings are being reviewed and accessibility principles will be considered in the re-brand initiative of the PC Bank website, planned to be completed by the end of 2025. Going forward in future accessibility plans, the team is evaluating a regular frequency to conduct automated accessibility scans.

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 years from feedback and/or consultations and actions taken:

- There were no new barriers identified in the past year related to communications (other than 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



External communications

- Following a review of our social media strategy, our team is using alternative text for social media posts for Facebook and Instagram wherever possible.
- Our Customer Platforms team is conducting an accessibility evaluation of our iOS mobile application (refer to 2.6 Design and Delivery of Programs and Services section), which would include live user testing and consideration of communications and whether language used is understandable.
- We continued to ensure all public communications are reviewed for plain language. The published draft Standard on Plain Language has been shared with our Legal Marketing team with training and guidelines to be updated once the final version is published in 2026.

COMPLETE



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. All videos shown include closed captioning.
- Our Intranet continues to offer immersive reader capability, which provides access to alternative formats for policy documents and announcements.

2.5 Procurement

New barriers identified in the past years 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

- Our Legal team continues to review examples of accessibility clauses. As next steps, the Legal team is determining an appropriate action plan to update the contract intake process to incorporate, where relevant, accessibility clauses for PC Bank contracts.

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® Mastercard® and PC Money™ Account including Braille (Grade 1), Braille (grade 2), e-text, audio and large print.

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

Barrier Identified:	Action Taken:
Accessibility concerns were raised with respect to the visibility of the card number and contact number on our physical PC Financial® card products.	Alternatives to obtain card number and contact number are available on our website and portal, where accessibility tools such as screen readers can be used. Feedback on future enhancements to our physical PC Financial® cards were also shared with the Marketing team to be considered in future projects.
It was identified in 2024 from an earlier progress report that there may not be enough time within the current design for customers with disabilities to input their credit card number during the Interactive Voice Response (IVR) system process.	This barrier has now been addressed by increasing the timeout period for input failure to allow more time for customers to input their credit card number.
Difficulty navigating calls, particularly relating to the IVR system such as navigating buttons or reaching a live representative.	The team has launched the ability for customers to speak during IVR to route calls to either self-service functionalities within the IVR system or to a live agent for assistance. This removes the need for customers to navigate traditional touch-tone IVR menus.
Accessibility concerns were raised with navigating the online portal, including putting in a travel notice.	Customer Platforms team will review travel notice flow to assess whether it can be easily navigated using accessibility tools.

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

IN PROGRESS



Accessible access to services

- For our face-to-face ambassadors, our team continues to review tablet functionality for potential enhancements to incorporate accessibility formats and tools such as text enlargement capability. The Sales Enablement and Learning and Development teams are exploring the possibility of a pilot program to test these functionalities in the field in 2025.

- PC Bank has engaged a third-party vendor to conduct a manual evaluation of the iOS mobile application. The evaluation findings will be reviewed by the Customer Platforms team and actioned accordingly. The Customer Platforms team also plans to create a repository of accessibility evaluation reports for easy access and facilitate socialization with the broader team.



Accessible customer collateral

- PC Bank continues to review accessibility format options and tools such as text enlargement capability for customer-facing materials. New and innovative options to providing greater accessibility will be tested in small groups for feedback before being more broadly implemented.
- 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



Accessible access to services

- Enhancements were made to mobile (iOS and android apps) to increase font size and increase size of buttons (completed first quarter of 2025).
- Included accessible banking options for our Savings feature during launch for customers to get their balance and interest.

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 information and communication technologies. It was technical challenges for colleagues joining Microsoft Teams meetings in certain office meeting rooms. This barrier and associated actions taken have been incorporated in section 2.3 *Information and Communication Technologies (ICT)* above.

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 two new barriers related to awareness and resources around accessibility accommodations and support and difficulty reading the phone number on the physical card and navigating the IVR system. This barrier and consideration made has been incorporated in relevant subsections of section 2, above.

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, three new barriers were identified related to:

- Challenges reading the card number or contact number on the physical PC Financial® cards due to the print size being too small and lack of embossing to accommodate individuals with low vision.
- Challenges with call experience relating to IVR such as navigating buttons.
- Challenges with online portal experience including putting in a travel notice.

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 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.