



Equitable Bank & Concentra Bank
Accessibility Plan
2026-2029



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General

Executive Summary

Equitable Bank and Concentra Bank's (hereinafter, together referred to as "EQ" or the "Bank") Accessibility Plan sets out actions to identify, remove, and prevent barriers across the seven areas of priority set out in the Accessible Canada Act ("ACA"): Employment; Built Environment; Information and Communication Technologies ("ICT"); Communication (other than ICT); Procurement of Goods, Services and Facilities; Design and Delivery of Programs and Services; and Transportation.

Building on our previous plan, we achieved important successes that set a strong foundation for the next three years. Some multi-year projects identified in the previous plan continue in this plan.

About EQ

EQ—Canada's Challenger Bank™—serves more than 800,000 Canadian customers and more than six million credit union members through its businesses. We're driven every day by our mission to drive change in Canadian banking to enrich people's lives. From our beginnings in 1970 as The Equitable Trust Company, we've grown to become Canada's seventh largest bank by assets, with over 1,850 employees who are committed to providing our growing number of customers with the product innovation and value they deserve.

Accessibility Statement

At EQ, accessibility is grounded in our belief that everyone deserves to engage fully and meaningfully—at work, as a client, and in the broader community. We are committed to creating experiences that are inclusive by design and responsive to the diverse needs of the people we serve.

We work to identify, remove, and prevent barriers across our workplaces, digital platforms, programs, and services by designing with intention, learning from lived experience, and paying close attention to how people interact with our products and environments. This approach reflects our responsibility to keep raising the bar—translating our values into practical actions that make access, participation, and inclusion real in everyday experiences.

Feedback

We welcome your comments, concerns and suggestions about our approach and initiatives related to accessibility. The Director, Talent Management and Learning is responsible for receiving feedback.

Clients and employees of EQ and members of the public are invited to send feedback through any of the following channels:

- **Online Form:** <https://www.eqbank.ca/legal/accessibility>
- **Email:** AccessibilityMatters@eqbank.ca
- **Telephone:** 416-515-7000 or toll-free: 1-844-437-2265
- **For TTY:** Dial 711
- Use an IP Relay web-enabled message device, or Video Relay calls from Canada Video Relay Service (Canada VRS)
- **Fax:** 416-515-7001 or toll-free: 1-866-407-5859
- **Mail:** EQ Bank Tower, 2200-25 Ontario Street, Toronto, Ontario, M5A 0Y9
- **Ethics Hotline:** 1-855-382-TALK (1-855-382-8255)

How we use your feedback

We review feedback and share it with teams responsible for action. All feedback is acknowledged in the same way it was received, unless it was submitted anonymously.

We review and analyze all feedback to identify trends, systemic issues and opportunities for improvement. Feedback helps guide our actions and priorities and informs updates to future accessibility plans.

All feedback is handled confidentially. Personal information is not shared without consent, and feedback is reviewed in aggregate to help EQ improve accessibility across its programs and services.

Alternate formats

You may request a copy of this accessibility plan and/or a description of our feedback process in any of the following formats:

- print
- large print
- braille
- audio
- an electronic format compatible with adaptive technologies

Requests can be made using any of the contact methods listed above. Alternate formats will be provided, at no cost, within the following timeframes:

- print, large print, and electronic formats within 15 days of the request
- braille and audio versions within 45 days of the request



We remain committed to this work, grounded in the belief that accessibility is not only essential to who we are today, but fundamental to the future we aspire to build.

A note from EQ's Chief Human Resources Officer Gavin Stanley

Since our initial Accessibility Plan, our ongoing work in accessibility has continued to deepen our understanding of what it means to create an organization where everyone can participate fully, confidently, and without barriers. As we reflect on our progress, we recognize both the meaningful steps we have taken and the areas where we must continue to push ourselves further. This reflection is guided by the voices and experiences of the people who navigate our digital and physical spaces every day. Their insights remind us that meaningful inclusion cannot be treated as a single initiative or a checklist item, but as an evolving responsibility that demands constant listening, learning, and course correcting. This work challenges us to stay open, to listen closely, and to ensure that our practices keep pace with the evolving needs of our employees, customers, and communities.

Our latest efforts have focused on gathering feedback on our initial three-year accessibility plan and listening to employees through a launch of our Accessibility Survey. We believe these actions, rooted in deeper engagement will allow us to strengthen our existing systems, processes, and practices that shape the employee and customer experience, ensuring that accessibility is woven into how we design, build, communicate, and operate. We continued to challenge ourselves to think ahead: to anticipate future needs, embrace emerging technologies thoughtfully, and create conditions where inclusion isn't just supported, but actively enabled. While there is still much to do, we move forward with a clear sense of purpose. We remain committed to this work, grounded in the belief that accessibility is not only essential to who we are today, but fundamental to the future we aspire to build.



ACA Priority Areas

Employment

In our 2023 Accessibility Plan, EQ committed to strengthening disability-inclusive employment practices across hiring, onboarding, accommodations, training, and employee engagement to promote a culture of inclusion.

Objectives

To increase the number of employees with disabilities using market availability as a benchmark

To promote a culture of inclusion that actively seeks to dismantle stereotypes

To ensure that workplace accommodation policies identify barriers and support accessibility for all employees

Actions and Progress Updates

Inclusive Recruitment: EQ completed a review of its recruitment systems, verified that its application platform meets accessibility requirements, and confirmed that its screening algorithm is bias-free. Inclusive language and accessibility prompts have been added to recruitment scripts, and candidates are informed that accommodations are available throughout the recruitment process.

Accommodations and Employee Well-being: Workplace accommodation practices were also strengthened with the hiring of a Senior HR Employee Relations Manager and partnership with accommodation specialists. These steps allowed EQ to establish a formal accommodation policy and process, supported by centralized tracking that provides access to information and support with assistive technology when needed.

Employee Engagement: EQ has channels for employees to share accessibility-related feedback and help identify barriers. An employee accessibility survey is available at any time, allowing individuals to provide input on barriers, accommodation needs, and accessibility experiences on an ongoing basis. In addition, EQ has established an anonymous accessibility feedback channel, giving employees a confidential way to raise concerns or suggest improvements as issues arise. Together, these tools support earlier identification of barriers and help inform actions to prevent and remove barriers across the organization.

Training and Awareness: Onboarding sessions were enhanced to include an introduction to EQ's accommodation process and available assistive tools in our online work platform. A disability-related training module is also mandatory training assigned to all employees, to build disability awareness and confidence.

While meaningful progress has been made since the previous Accessibility Plan, EQ recognizes that additional work is required to fully identify, prevent, and remove barriers in this priority area. The table below outlines the current barriers and actions planned for the 2026-2029 accessibility plan period.

Barriers	Actions
<p>Representation across job levels: Elements of the current recruitment practices may negatively impact the attraction, assessment, and hiring of candidates with disabilities.</p>	<ul style="list-style-type: none"> • Develop competency framework based on technical requirements, which will identify the bona fide occupational requirements (BFORs) for all job roles tied to essential functions. • Develop an updated job description template highlighting must-have technical skills to support managers in creating BFORs. • Designate a Talent Acquisition lead to build partnerships with disability-employment organizations and expand referral and job board channel to sustain a pipeline of candidates. • Formalise job aids such as handbooks for talent acquisition and hiring managers and incorporate into workflows.
<p>Accessibility and disability awareness: Accessibility and disability considerations are not yet consistent across the organization, which may influence the consistency of inclusive practices and support.</p>	<ul style="list-style-type: none"> • Collaborate with our Accessibility Employee Resource Group (ERG) to enhance disability awareness training, specifically for HR professionals and people leaders. • Leverage curated learning paths through our learning solutions partner and offer to all job levels.
<p>Accommodation process and procedures: Awareness of accommodation policies varies across the organization, creating uncertainty when accommodation needs arise.</p>	<ul style="list-style-type: none"> • Socialize Accommodation Policies and Procedures to employees. • Collaborate with the Communications team to develop a centralized Accessibility page on EQ's intranet, providing information on workplace accommodations, accessibility policies and procedures, support resources, feedback mechanisms, and points of contact. • Provide training/job aids for people managers on the duty to accommodate and on facilitating supportive accommodation conversations.
<p>Benefits and workplace support: Variation in benefits coverage and limited clarity around eligibility, qualifying items, and request pathways may create uncertainty for employees seeking support.</p>	<ul style="list-style-type: none"> • Explore areas for improved benefits coverage as part of our annual benefits benchmarking exercise with an external benefits consultant and adjust amounts, if appropriate. This will include parity reviews for tools and other assistive devices. • Develop alternative ways to support mental wellness, such as programming, and partnering with workplace mental health organizations. • Provide clear examples of items that qualify under the Home Office and Wellness Benefit, including situational use cases. • Provide a clear and easy way for employees to request consideration for unlisted items. • Provide guidance on best practices for home office set-up for remote and hybrid workers.



Built Environment

In our 2023 Accessibility Plan, EQ committed to improving the accessibility of physical workspaces and taking steps to embed inclusive design into both new and existing office environments.

Objective

To build and create spaces that are accessible to all users: customers, employees and other stakeholders.

Actions and Progress Updates

Accessibility audits and upgrades

In 2025, Equitable Bank relocated its head office to EQ Bank Tower, marking a meaningful advancement in EQ's approach to accessible workplace design. Throughout the construction, and transition processes, accessibility was a core consideration, supported by external accessibility consultants and input from employees.

The completed workspace includes accessibility features across building access, interior layouts, shared spaces, and workplace infrastructure. In multiple areas, Equitable Bank went beyond minimum accessibility code requirements, reflecting a proactive approach to accessibility in built environments.

Accessibility evaluations were conducted across office locations in Vancouver, Calgary, Regina, Saskatoon, and Montreal, resulting in an internal list of recommended remediations, which are addressed on an ongoing basis. EQ continues to work with landlords to address accessibility related modifications where feasible.

Offices in Vancouver, Calgary, and much of Montreal were built or renovated to more recent accessibility related building code standards, featuring office spaces designed with accessible layouts and features.

Emergency evacuation procedures: All EQ office locations have emergency evacuation procedures in place, with alarm evacuation systems include visual and auditory alerts.

While meaningful progress has been made since the previous Accessibility Plan, EQ recognizes that additional work is required to fully identify, prevent, and remove barriers in this priority area. The table below outlines the current barriers and actions planned for the 2026-2029 accessibility plan period.

Barriers	Actions
<p>Physical space audits and feedback systems: These systems are not yet formalized across locations, resulting in variability in practices and limited visibility into accessibility-related issues within physical spaces.</p> <p>Wayfinding and navigation: Navigation cues and features may not be intuitive or easy-to-follow, causing confusion or uncertainty for some users.</p>	<ul style="list-style-type: none"> • Develop audit procedures for all office locations, based on new building code schedule and employee feedback. • Collaborate with Communications department and HR to socialize information to employees on how to report accessibility barriers or safety issues in the workplace. • Assess maps and signage for accessibility, make changes as needed.
<p>Common office spaces: Some shared office spaces and their design features may not support the full range of comfort, mobility, and sensory needs, preventing equal access and enjoyment.</p>	<ul style="list-style-type: none"> • Replace hard-to-grip lip handles in kitchens/amenity areas. • Add size-inclusive and disability-supportive seating options. • Establish a true quiet zone/floor with acoustic standards. • Introduce bookable quiet spaces that are insulated from foot traffic.
<p>Emergency and evacuation procedures: These procedures are not yet widely communicated or easily accessible to employees, in some cases affecting preparedness during emergency situations.</p>	<ul style="list-style-type: none"> • Collaborate with HR to include this information in Onboarding documents, in plain language. • Publish procedures on the intranet to improve visibility and ease of access for employees,



Information and Communication Technologies (ICT)

Under our 2023 Accessibility Plan, EQ focused on improving digital accessibility by addressing existing barriers, strengthening development practices, and supporting accessible service delivery.

Objectives

Ensure our website, applications, and digital interfaces that we use are accessible for persons with diverse disabilities.

Assess and implement improvement-based recommendations from the 2023 digital accessibility audit that we undertook.

Actions and Progress Updates

Digital accessibility: EQ has made measurable progress in improving the accessibility of its digital channels by integrating accessibility considerations into design, development, testing, and ongoing improvements. Findings from accessibility audits informed the redesign of EQ's digital platforms, beginning with the iOS mobile application, with web and Android platforms currently in development. These platforms are built on a centralized design system that supports consistent application of accessibility improvements, such as enhanced colour contrast, sizing, and screen-reader compatibility, across products.

EQ has also strengthened its accessibility testing approach by training quality assurance teams and implementing a cloud-based, cross-browser, and cross-platform testing tool aligned with Web Content Accessibility Guidelines (WCAG) 2.1. guidelines. Clear accessibility guidelines and a centralized internal knowledge resource further support consistent application and ongoing learning across digital teams. Together, these efforts support the early identification and remediation of accessibility barriers and contribute to more accessible and inclusive digital experiences for people with disabilities.

Accessible design and delivery: Accessibility considerations informed by digital accessibility audits have contributed to improvements in design practices, supported by broader digital transformation efforts underway across the Bank. Accessibility has become a core part of our digital transformation. Findings from our accessibility audits performed by accessibility experts, informed improvements to design standards and the development of a new design system aligned with WCAG 2.2, allowing us to address issues consistently across platforms. As we build key digital products, accessibility is incorporated from early design through testing.

While meaningful progress has been made since the previous Accessibility Plan, EQ recognizes that additional work is required to fully identify, prevent, and remove barriers to digital accessibility through remediation, prevention, staff enablement, and ongoing learning. The table below outlines the current barriers and actions planned for the 2026-2029 accessibility plan period.

Barriers	Actions
<p>Web and Android systems: Current design limitations in these systems may result in increased remediation effort and inconsistent user experiences.</p>	<ul style="list-style-type: none"> • Complete Web and Android re-builds rooted in a design system that allows for global updates and ensuring compliance with most up-to-date WCGA standards.
<p>Internal systems and platforms: Some websites, applications, and platforms used by employees and business lines are not accessible for all users, resulting in challenges performing job duties effectively.</p>	<ul style="list-style-type: none"> • Conduct reviews of all internally used websites, applications and platforms and recommend next steps for remediation. • Work with IT/product owners to introduce font scaling / accessibility presets, increase contrast in interfaces, ensure dialogs are screen-reader and magnifier-friendly.
<p>Tracking, monitoring and recording process: Unformalized procedures pose challenges in identifying gaps, measuring impact, or making timely improvements, limiting visibility into progress and outcomes.</p>	<ul style="list-style-type: none"> • Maintain a process tracker to verify that every user story has a corresponding accessibility ticket. • Continuously monitor progress and report gaps for improvement.



Communications other than ICT

Under its 2023 Accessibility Plan, EQ focused on improving the accessibility of communications to employees by identifying and addressing barriers, strengthening standards and guidance, and supporting the consistent delivery of accessible information across internal channels.

Objective

Ensure written communications are clear, transparent, and meet accessibility standards to support full participation.

Actions and Progress Updates

Alternative formats and accessible communications: EQ has standardized its approach to alternative formats and accessible communications. reviewing and improving existing processes to ensure alternative formats are delivered within required timelines, to identify and maintain a roster of qualified service providers, including approved American Sign Language (ASL) and Langue des signes québécoise (LSQ) vendors for timely deployment. Accessibility considerations have also been applied to printed materials and signage in office buildings, including font size, contrast, and layout. We also offer accessibility features such as closed captioning and transcripts for virtual meetings and events.

Employee training: Modules have been updated to include disability access and accessible communication practices. Training is provided at onboarding and is available in many formats, including e-learning, instructional videos, and agent scripts. Annual refreshers and standard operating procedures have also been implemented. These resources support employees in working with relay services, communicating effectively through interpreters, documenting interactions accurately, and routing accessibility-related feedback appropriately.

While meaningful progress has been made since the previous Accessibility Plan, EQ recognizes that additional work is required to fully identify, prevent, and remove barriers within communications through clearer standards and guidance, and consistent review processes. The table below outlines the current barriers and actions planned for the 2026–2029 accessibility plan period.

Barriers	Actions
Accessible communications: Limited direction and resources may affect user confidence, capability, and consistency in applying accessibility considerations across different communication channels and formats, resulting in inaccessible communications	<ul style="list-style-type: none">• Finalize and share plain language guidance and style guide updates.• Create job aid/document checklist on accessible content creation and built in workplace technology tools and integrate into the review processes for both internal and external materials.• Create a virtual meeting check list, including default captions and standardize use of transcription tools.• Simplify navigation of the intranet with user experience and accessibility in mind.



Design and Delivery of Programs and Services

Through its 2023 Accessibility Plan, EQ committed to strengthening awareness of disability related barriers, prioritizing accessibility in the design and delivery of products and services, improving how accessibility related information informs service design, and ensuring disability supportive technologies are supported through staff training.

Objective

Ensure Equitable employees are equipped and empowered to design and deliver accessible offerings and services.

Actions and Progress Updates

Employee training: Customer Care training has been strengthened to enhance communication with persons with disabilities and effective use of assistive and interpretation supports. Updated training supports employees in using relay services, communicating effectively with interpreters, documenting interactions accurately, and routing accessibility related feedback appropriately.

Beyond digital services, we collaborated with credit union partners on a national Registered Disability Savings Plan (RDSP) awareness campaign, supported by media outreach, educational materials, and training for staff. These efforts reflect our ongoing commitment to creating accessible, inclusive experiences for all customers.

While meaningful progress has been made since the previous Accessibility Plan, EQ recognizes that additional work is required to fully identify, prevent, and remove barriers to ensure the accessibility of our programs and services. The table below outlines the current barriers and actions planned for the 2026-2029 accessibility plan period.

Barriers	Actions
<p>Client feedback mechanisms: Approaches to collecting and using client feedback related to accessibility vary, affecting the ability to definitively understand client experiences and assess accessibility initiatives.</p>	<ul style="list-style-type: none"> • Enhance feedback channels (website, phone, mail) for accessibility issues experienced by customers. • Create more robust quantitative measures to track outcomes from accessibility initiatives.



Procurement

Equitable Bank recognizes that procurement plays an important role in advancing accessibility. By intentionally embedding accessibility considerations into our procurement processes, we reduce barriers across the third-party products and services we procure.

Objective

Commit to expanding accessibility considerations with respect to purchasing products and services.

Actions and Progress Updates

Following publication of the initial plan, Equitable Bank reviewed its procurement policies and practices, leading to plans for a comprehensive redesign of procurement processes. This shift will allow us to embed accessibility more effectively within a stronger, more consistent procurement framework. Data has been collected to better understand accessibility gaps among existing vendors, and these insights will be used to inform procurement requirements and decision-making.

While meaningful progress has been made to understand existing gaps, EQ recognizes that additional work is required to identify, prevent, and remove barriers in procurement processes. The table below outlines the current barriers and actions planned for the 2026-2029 accessibility plan period.

Barriers	Actions
Procurement practices: Accessibility considerations are not yet consistently embedded in procurement materials, resulting in increased risk of acquiring inaccessible products, services, or systems.	<ul style="list-style-type: none">• Embed accessibility principles into procurement policies, checklist templates, and contractual language, including statements about the Bank's expectation for accessible products and services in vendor solicitation documents.• Update procurement policies, templates, and contracts to clearly define accessibility expectations for vendors.• Include accessibility criteria in vendor evaluation scorecards, selection processes, and decision-making frameworks to ensure accessibility is assessed alongside cost, risk, and functionality.• Establish consistent accessibility requirements and documentation expectations for vendors, supported by guidance for procurement teams.• Provide tools, checklists, and training to procurement and sourcing teams to support consistent application of accessibility requirements across all procurement activities.



Transportation

Objective

Improve accessibility and/or provide equitable alternatives for work-related transportation to support equitable access for all employees.

Transportation was not included as a priority area in EQ's previous Accessibility Plan, as EQ does not provide public transportation services. However, updated guidance under the Accessible Canada Regulations clarifies that all federally regulated organizations must consider transportation-related barriers, even when transportation services are limited or provided indirectly. As part of this plan, the following barriers and actions have been identified.

Barriers	Actions
<p>Accessible transportation: Employee shuttles provided for office staff currently lack accessible design features, preventing some users from being able to utilize and benefit from this service.</p>	<ul style="list-style-type: none">• Introduce accessible shuttle vehicles (featuring ramps or lifts, designated spaces for mobility devices, and appropriate securement), either with current vendor or otherwise.• Establish procedures for alternative transportation arrangements, such as scheduling accessible transportation services, alongside the shuttle program.

Consultations

Guided by the principle of “Nothing About Us Without Us,” EQ places lived experience at the heart of its accessibility journey. EQ consulted people with disabilities to identify barriers and inform this plan. Consultation inputs included a survey on workplace accessibility, employee feedback through HR and accessibility channels, voluntary feedback from employees with disabilities, and feedback received through client support and public accessibility channels. Findings were reviewed by Human Resources and used to shape the barriers and actions in the priority areas. EQ will continue to consult on an ongoing basis and reflect outcomes in annual progress reports.

The Employee Consultation Survey took place from January to February 2026 and gathered input from employees with a wide range of lived experiences, including those managing mental health conditions, neurodivergence, chronic illness, and disabilities related to flexibility, mobility, pain, hearing, memory, vision, dexterity, development, and learning. The survey asked about experiences in the areas of: workplace culture and inclusion; building and home office environments; accessibility supports, policies and procedures, including accommodation; benefits and wellness supports; recruiting, onboarding, performance management; technology, communication and information access. Respondents were given space to expand on their responses in order to capture deeper insights.

Closing Summary

This Accessibility Plan builds on EQ’s continued commitment to identifying, removing, and preventing barriers across our workplaces, digital platforms, programs, and services. In recent years, we’ve advanced work across all seven priority areas under the Accessible Canada Act—and just as importantly, we’ve gained a clearer understanding of where we can push ourselves further. Ongoing feedback from employees and stakeholders continues to inform our decisions and strengthen the policies, processes, and practices that support accessibility and inclusion.

Advancing accessibility at Equitable Bank is driven by purpose, not obligation. It’s an ongoing effort that requires learning, accountability, and the willingness to challenge familiar approaches in pursuit of better outcomes. The actions outlined for the 2026–2029 plan period build on the progress we’ve made to date and reflect our ambitions to embed accessibility into how we design, operate, and deliver experiences. At EQ, we’re focused on progress that’s deliberate, practical, and meaningful—so that everyone can participate fully and with dignity, now and as we continue to grow.