Tangerine Accessible Canada Act Accessibility Plan 2023-2026

General

Forward Banking

Tangerine Bank is a leading digital bank that delivers simplified everyday banking to Canadians. With over 2 million Clients and more than $40 billion in total assets, we're one of Canada's leading digital banks. We offer banking that's flexible and accessible, products and services that are innovative, fair fees and award-winning Client service. From Savings Accounts to no-fee daily Chequing, Credit Cards, GICs, RSPs, TFSAs, Mortgages, lending products and Investment Funds through its subsidiary, Tangerine Investment Funds Limited, we have the everyday banking products Canadians need. We're a wholly owned subsidiary of Scotiabank and a CDIC member in our own right.

Tangerine is committed to treating all people in a way that lets them maintain their dignity and independence. We believe in equitable opportunities for everyone and are committed to meeting our obligations to identify, prevent and remove barriers for people with disabilities.

We strive to be the Bank and employer of choice, which includes improving the accessibility of our products, services and facilities for our Clients and employees.

Our first Accessible Canada Act Accessibility Plan outlines how we're meeting our responsibility to identify, prevent and remove barriers for people with disabilities.

Contact information

Tangerine's Chief Customer Officer reviews feedback from the public and Tangerine employees on our Accessibility Plan and on any issues related to accessibility.

Mailing address

Tangerine Bank
Attn: Chief Customer Officer, Voice of the Client Team
3389 Steeles Avenue East
Toronto, Ontario
M2H 0A1

Telephone number

1-888-728-2603 – Designated accessibility feedback telephone number open from 9:00 AM to 9:00 PM Eastern Time.

1-888-826-4374 or 1-888-TANGERINE — To experience our award-winning Client service, call us toll free, 24 hours a day, 7 days a week.

Video relay service calls are always accepted.

Email address

Email your accessibility feedback, request alternate formats and ask accessibility questions. welisten@tangerine.ca

Accessibility feedback

We welcome feedback on accessibility barriers and our Accessibility Plan. Read our Feedback Processes document to find out how we collect and respond to feedback.

Alternate formats

This version of the Accessibility Plan is compatible with assistive technology intended to assist persons with disabilities. Large print, print, braille, and audio formats of the Accessibility Plan are available upon request.

To request alternate formats of the Accessibility Plan, submit your request by mail, call us at 1-888-728-2603 or email us at welisten@tangerine.ca.

Consultations

Barrier identification and removal overview

To create the 2023–2026 Accessible Canada Act Accessibility Plan, we asked Clients, employees and the public how to become a more accessible and inclusive bank for people with disabilities. We put together information on accessibility barriers, and how to remove them, by consulting and learning in the following ways:

Employee accessibility internal panel
In 2023, Tangerine employees who self-identified as a person with a disability were invited to participate in an internal panel. The panel's focus was on creating and working on the Accessibility Plan and progress reports.

Employee workshops

In 2022 and 2023, Scotiabank's accessibility team led workshops with Scotiabank and Tangerine employees to identify accessibility barriers in banking and employment across the 7 priority areas of the Accessible Canada Act.

Employment System Review

Scotiabank conducted an Employment System Review in 2020. It involved an investigation of gaps and barriers to inclusion for equity-deserving groups, including people with disabilities. This included a comprehensive and systematic review of human resources policies, processes, and systems, a highly consultative interview process with key decision makers, and a survey of employees who self-identified as having a disability. The result of the Employment System Review informed Scotiabank's Employment Equity Plan and has also helped inform the development of this Accessibility Plan.

Accessibility Plan survey

In 2023, Tangerine Clients were invited to participate in an online survey. They identified the following priority areas:

1. Information and communications technologies as they related to Tangerine's digital banking offerings

2. Communications, other than information and communications technologies

3. Employee accommodations and opportunities for people with disabilities

These survey results, along with additional consultations with Clients, informed the creation of this plan and sets Tangerine's priorities for the future.

Our Plan

Over the last few years, Tangerine has significantly invested in developing accessibility capabilities. In this plan, we build on our strengths, reflect on our progress and respond to feedback from our Clients and employees.

We believe having a shared vision and a strategic approach to accessibility will lead to better results for our Clients and our employees.

Tangerine's 3-year Accessibility Plan shows the actions we will take to move accessibility forward in the 7 priority areas of the Accessible Canada Act.

Priority Area 1: Employment

We're committed to being an employer of choice by driving a proactive, sustainable culture of diversity, equity, inclusion and belonging.

This means making sure employees with disabilities are respected for who they are, employees can reach their full potential and employees with disabilities can access Tangerine's services in a manner that respects dignity and independence. We do this through strategic initiatives that look to remove barriers and increase inclusion and equitable representation of employees with disabilities at all levels and areas of the organization.

We're starting a new chapter in our Diversity, Equity and Inclusion journey. The multi-year strategy maps goals and initiatives for advancing diversity, equity and inclusion. We aim to increase the diversity of our employee population by 2025, with a focus on Black people, Indigenous Peoples, LGBT+ people, People of Colour, People with Disabilities and women. The strategy includes increasing the representation of People with Disabilities by 20 percent by 2025.

Barriers

The Employment Systems Review and Accessible Canada Act consultations identified barriers and opportunities to advance the inclusion of people with disabilities in employment, including:

- Expanding talent attraction partnerships

- Meeting the needs of people with disabilities by enhancing recruitment and accommodation processes

- Educating employees on requesting and implementing a workplace accommodation

- Advancing support for mental health

- Making technology accessible by design

Removing barriers to employment involves:

- Building a foundation of inclusion and accessibility by incorporating inclusive language, reducing knowledge gaps and reducing stigma associated with requesting accommodation

- Addressing the unique challenges of mental health through more awareness and better practices and processes

- Boosting a strong talent attraction and retention strategy to advance representation of employees with disabilities at all job levels, including leadership, and meeting or doing better than labour market availability

- Ensuring people with disabilities are in internal and external graphics and communications

- Better accommodation processes, ensuring the work environment is inclusive and accessible

Actions

Description	*Timeline Status
Recruitment and talent acquisition The Scotiabank Workplace Accommodation Team has partnered with our Talent Acquisition team to update the Bank's recruitment protocols related to accommodations. Recruiters now follow a new workflow with accommodation reference documents. Members of the Talent Acquisition team receive quarterly training to make the candidate's accommodation experience better. To support the recruitment of people with disabilities, the Bank is partnered with community organizations, including: • Ready, Willing & Able • Canadian National Institute for the Blind • Canadian Hearing Services • George Brown Scotiability Scholarship	2022 Achieved
Advancing supports for mental health at work: Scotiabank launched training across both Scotiabank and Tangerine to help managers talk about mental health and support the mental wellbeing of their direct reports. By reducing the stigma around common mental health concerns like depression and anxiety, staff are given practical tools to provide the support needed to focus on employees' wellbeing. Employee mental health benefits were increased from $3,000 to $10,000 per person per year. This is a market-leading benefit to support the mental health of employees and their families.	2022 Achieved
Increase representation of people with disabilities by 20%.	2025
Help advance Scotiabank's People with Disabilities Employment Equity Plan to remove barriers related to attraction, retention and development of employees with disabilities.	2022 – 2025 In progress

Description	*Timeline Status
Implement Scotiabank's **Accessibility Operating Model** with a focused approach to delivering services, developing talent and building an inclusive and accessible environment for employees with disabilities. It integrates accessibility into our employment practices. The principles of the Accessibility Operating Model are: • Building for global scalability • Breaking down silos • Proactive accessibility • Measuring success through clear goals • Identifying roles and responsibilities for accountability • Focusing on simplicity through agility • Putting the employee at the centre of employee experiences	2022 – 2026 In progress
Run targeted hiring programs with community partners to increase representation of people with disabilities. Two initiatives are underway that focus on hiring people with vision loss and with cognitive disabilities.	2022 – 2024 In progress

Actions for employment

Priority Area 2: Built environment

Tangerine is a digital bank without physical branches. We're committed to providing accessible physical spaces for employees. We achieve this by following Canadian legislation and building codes and comply with accessibility laws and regulations when building or making major changes to our employee spaces.

Barriers

- Office spaces should consider a wide range of people with disabilities including sensory and mobility.

Actions

Description	*Timeline Status
Assess current state of employee workspaces by working with Scotiabank to complete workspace audits.	2023 – 2024 In progress
Develop an action plan to address gaps found in our assessment.	2023 – 2026 In progress
Thereafter, continue to audit workspaces and carry out relevant actions based on findings.	2023 – 2026 In progress

Actions for built environment

Priority Area 3: Information and communication technologies

We believe all Canadians deserve access to financial services. As one of Canada's leading digital banks, we're committed to providing accessible digital banking products and services that meet the needs of our Clients and enable them to bank with dignity and independence. We strive to eliminate barriers and improve our offering to Clients, employees and the public in order to deliver experiences that are equally empowering to all.

We work from a "people before bank" perspective and put accessibility at the heart of each process – from design to delivery. We seek to truly understand the problems we're trying to solve and measure our solutions to make sure we're making a difference. We're always course correcting, evolving with our Clients and creating ethical, sustainable, accessible and inclusive solutions.

Digital accessibility is not new to Tangerine. We develop digital accessibility capabilities and push the boundaries of making our digital banking experiences accessible. To achieve this, we have:

- Worked digital accessibility into our design and development practices, so that our website and Mobile Banking app are built (and verified) with accessibility at the forefront, thereby making accessibility part of the "definition of done" for Client-facing digital products.

- Built digital accessibility into the core of our design system, Lighthouse. Accessibility is part of the brand, visual design and code. All new user interface components added to Lighthouse are tested for accessibility and conform with Web Content Accessibility Guidelines (WCAG).

- Hired a digital accessibility specialist in 2019 who works with Scotiabank's Digital Accessibility team. They leverage the standards, tools and training so Tangerine can build accessible digital products Clients with disabilities can use.

- Conducted remediation efforts that resulted in a 95% accessibility score from a third party digital accessibility auditing service in 2021. This created a strong foundation for a digital accessibility culture at Tangerine that continues today.

- Created an option for Clients to provide accessibility feedback through an online survey.

Barriers

- Some people with disabilities believe that limited information is available for Clients on how to accessibly use online or mobile banking applications.

- Accessibility is inconsistent. Some barriers with how to accessibly use our website and Mobile Banking app, electronic documents, telecommunications, software and hardware still exist for both Clients and employees.

Actions

Description	*Timeline Status
Tangerine Clients have free access to Scotiabank's ABM network. Scotiabank ABMs are physically accessible and include audio navigation for Clients with vision loss.	2019 Achieved
In partnership with Scotiabank, expand existing digital accessibility testing tools and processes.	2024 – 2027
Increase opportunities for people with a broad range of disabilities and intersectional identities to provide input into the design of digital banking experiences by doing research and studies to understand digital banking preferences, barriers and needs.	2023 – 2027 In progress
In partnership with Scotiabank, update Assistive Technology tools and training available for employees with disabilities and expand the Assistive Technology Catalog with solutions to support employees with cognitive disabilities.	2023 – 2025 In progress
Undertake an evaluation of digital accessibility practices and tools to discover gaps in our processes and close them with key stakeholders.	2023 – 2024 In progress

Description	*Timeline Status
Construct and augment future website and Mobile Banking app to conform to WCAG 2.1 AA standards.	2023 − 2027 In progress
Design, develop and test user interface components for Lighthouse design system to conform to WCAG 2.1 AA standards.	2023 − 2026 In progress

Table showing future actions and timeline for ICT

Priority Area 4: Communication, other than information and communication technologies

We believe that everyone should receive efficient, accessible and equal access to barrier-free information. We strive to ensure Tangerine information and communications are accessible by all.

Barriers

- People who are deaf, deafened, or hard of hearing occasionally experience barriers communicating with employees due to sometimes limited communication services and tools and service design gaps.

- Banking documents and statements are not always accessible, and access to alternate formats of documents can sometimes be difficult.

- Banking information is hard to understand. Information that is available often doesn't consider different learning needs or the needs of people with cognitive disabilities.

Actions

Description	*Timeline Status
Clients can request accessible Client Cards (for debit purchase and ABM use) and Credit Cards through our designated accessibility line. Cards come with a Braille feature to help the Client identify the Card.	2023 Achieved
Make accessibility improvements to the ways in which Clients sign up for Tangerine services, including delivery of documents.	2023 – 2026 In progress

Description	*Timeline Status
Update processes to make it easier for Clients to request and receive accessible formats of banking documents.	2024 – 2028 In progress
Launch Experience Principles to set higher standards and educate design and development teams to build banking solutions that use simpler and more inclusive language.	2023 – ongoing In progress
Provide simplified guidance on financial literacy through our social media channels and website content.	2023 – ongoing In progress

Actions for other communications other than ICT

Priority Area 5: Design and delivery of programs and services

We believe all Canadians deserve access to financial services, and we're committed to providing accessible services that meet the needs of our Clients. We strive to continually eliminate barriers and improve our offering to Clients, employees and the public in order to deliver equally empowering experiences to all, regardless of their accessibility needs.

We're committed to treating all people in a way that allows them to maintain their dignity and independence. We believe in integration and equitable opportunity and are committed to meeting the needs of people with disabilities by preventing and removing barriers to accessibility and meeting accessibility requirements. We continually strive to improve the accessibility of our products and services.

Barriers

- Client-facing employees sometimes don't have enough training on how to accommodate and adapt service delivery for the unique needs of Clients with disabilities.

- Clients and employees with disabilities aren't always engaged in the planning, design and delivery of new programs, services and technologies.

- There may not be enough employee awareness about accessibility programs, technologies and services that are available for Clients and employees.

Actions

Description	*Timeline Status
Published the Tangerine [Accessibility Commitment Statement]().	2021 Achieved
Implemented the Tangerine support line (1-888-728-2603) dedicated to accessibility inquiries, available 7 days a week from 9:00 am to 9:00 pm Eastern Time.	2020 Achieved
Review and update Tangerine's Client accessibility program. We will consult with people with disabilities and implement improved Client accessibility processes.	2024 – 2026
Develop and launch training to improve employee understanding of how to support Clients with disabilities and implement accommodations when requested.	2024 – ongoing In progress
Offer and update information about the accessibility features and services Tangerine offers on the [Accessibility Services]() page.	2024 – ongoing In progress

A table showing actions for service design and delivery

Priority Area 6: Procurement of goods, services and facilities

Accessibility is about enabling everyone to fully participate in society without barriers. Accessible procurement applies to all sourcing, from routine purchases to using a contract for multi-year projects. Accessibility focuses on end users and how they interact with the goods, services and facilities that we procure. This isn't a one-size-fits-all approach. There's no one answer that will fit everything we buy. We consider accessibility by identifying the barriers faced by the people who use our products and services.

Barriers

- Suppliers sometimes aren't aware of accessibility requirements and regulations.

- Improved processes, procedures and checkpoints to evaluate accessibility requirements in the procurement process are required.

Actions

Description	*Timeline Status
In partnership with Scotiabank, to support the bank's Environmental, Social and Governance and Diversity Equity and Inclusion commitments, our Global Procurement Policy was updated to include requirements related to sustainability and supplier diversity (businesses that are at least 51% owned and operated by an individual or group that is part of an equity-deserving group, including people with disabilities). **The Inclusive Workplace and Supply Council of Canada (IWSCC),** a Canadian non-profit organization created to support veterans and/or people with disabilities who own businesses, is a partner in our supplier diversity program.	2023 Achieved
In partnership with Scotiabank, conduct a current state study to find out how to integrate accessibility requirements into existing end-to-end procurement processes.	2024
In partnership with Scotiabank, participate in a cross-industry initiative, ProcureAccess, facilitated by Disability: IN, a non-profit organization focused on disability inclusion, to advance the procurement of accessible digital technology.	2024

A table showing actions for procurement

* These dates are estimates and actual completion dates may vary.

Priority Area 7: Transportation

Tangerine doesn't provide public transportation and hasn't identified barriers under this focus area of the *Accessible Canada Act*.

Accessibility awareness and training

Tangerine aims to increase employee knowledge, skills and understanding of accessibility through training that offers timely and continuous learning in many formats. Our approach promotes an inclusive culture and equips Tangerine employees to take accountability for making sure that their work is inclusive and accessible.

Digital accessibility skills and capacity

All new Tangerine employees complete digital accessibility onboarding, raising awareness of accessibility and the inclusive culture Tangerine is building. We also offer programs and resources to build digital accessibility skills and capacity:

- **A11yBoost**, a comprehensive roles-based program designed to grow accessibility knowledge and skillsets:

  - It allows employees to collaborate and contribute to our accessibility culture.

  - It offers nine virtual instructor-led training sessions for digital product managers, business analysts, designers, content writers, software developers and quality assurance testers.

- **A11yLearning Paths** gives Tangerine employees self-directed and curated learning avenues. Each of the six learning paths offers online videos and interactive courses, in-class training and workshops and conferences.

- The **A11yLearn** program offers in-the-moment learning through bite-size videos, video podcasts and articles that deepen employee understanding of accessibility practices.

- The **Digital Accessibility Ambassador Program** is a train-the-trainer program designed to scale digital accessibility knowledge across the bank and grow accessibility craftsmanship among our staff.

- **Employee Learning Days** offer dedicated time for employees to build their skills, including accessibility-specific training opportunities.

Awareness and culture building

- A new e-learning course called Rethink Accessibility that is mandatory for Scotiabank employees has been introduced. It provides employees with a better understanding of accessibility. Disability: IN, a non-profit organization focused on disability inclusion, was consulted in developing the course. It introduces key behaviours to help foster a more inclusive culture.

- We're working to reduce the stigma around mental health concerns like depression and anxiety. Our people managers were trained to have those important mental health discussions and support the wellbeing of their direct reports. They've been given practical tools to accommodate mental health disabilities.

- People Networks (otherwise known as Employee Resource Groups) are grassroots initiatives that amplify the voice of the bank's diversity. We work with People Networks to ensure they are active contributors to the employee experience and that employees

with disabilities are consulted in the design and delivery of Human Resources policies and programs.

- People Networks actively participate in International Day of Persons with Disabilities, and Mental Health Awareness Month. **Global Allyship and Reconciliation webcasts** include experts within the fields, and resources for continued learning after the events.