

Tangerine Accessibility Plan 2026-2029

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General

Tangerine is committed to treating all people with respect, supporting their dignity and independence, and we believe in equitable opportunities for everyone. Tangerine developed this Plan in consultation with people with disabilities to better understand and reflect the needs of our clients and employees.

Our Accessibility Plan outlines the actions we will take from 2026 to 2029 to meet our responsibility under the Accessible Canada Act and the Accessibility for Ontarians with Disabilities Act and other applicable accessibility laws. It sets out how Tangerine and its subsidiary Tangerine Investment Funds Limited will 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.

We're a wholly owned subsidiary of Scotiabank and a CDIC member in our own right.

Contact Information

Tangerine's Vice President, Internal Business Risk Controls and Fraud Management is responsible for receiving feedback on the Tangerine Accessibility Plan and any barriers related to accessibility from Clients, employees, and members of the public in Canada.

Mailing address

Tangerine Bank
Attn: Voice of the Client Team
3389 Steeles Ave East
Toronto, ON
M2H 0A1

Telephone number

1-888-728-2603 - Designated accessibility services telephone number opens from 9:00 AM to 9:00 PM Eastern Time.

1-888-826-4374 or 1-888-TANGERINE - Call us toll free, 24 hours a day, 7 days a week. We always accept video relay service calls.

Email address

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

Accessibility Feedback

We welcome feedback on accessibility barriers and on our Accessibility Plan. You can find additional information on our [Feedback Process](#).

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, you can submit your request by mail, call us at 1- 888-728-2603 or email us at welisten@tangerine.ca.

Principles

The Accessibility Plan is guided by the principles set out under the Accessible Canada Act (ACA) and the Accessibility for Ontarians with Disabilities Act (AODA). In developing this plan, we have applied those principles, including but not limited to dignity, independence, equal opportunity, and meaningful inclusion for people with disabilities. We are committed to providing barrier-free access to our services, communicating in ways that consider individual needs, and ensuring that persons with disabilities are involved in shaping policies and practices.

Consultations

Tangerine developed the Accessibility Plan by asking Clients, employees and members of the public how we can become more accessible and inclusive for people with disabilities. We also consulted Canadians with disabilities to understand the barriers they face and how we can help remove them.

Advisory Groups

In partnership with Scotiabank, we created two advisory groups to hear directly from people with disabilities.

- **Client Advisory Group:** Ten clients with disabilities provided insights and recommendations through focus groups and other discussions.
- **Employee Advisory Group:** Employees with disabilities shared their experiences and ideas through surveys and workshops to help shape our plan.

Through these consultations, several key themes and priorities were identified:

- **Service Delivery and Accommodation** – Ensuring clients and employees receive support in a way that respects their individual needs.
- **Technology** - Developing accessible digital tools and platforms for all clients and employees.
- **Office Accessibility** - Making physical locations easier to access and navigate.

Accessible Canada Act Plan Survey Results

In 2025, Tangerine Clients, employees, and members of the public were invited to participate in the online Accessible Canada Act Plan survey.

Participants found the following accessibility services and feature most useful when banking with Tangerine:

- Accessible Scotiabank ABMs.
- Large print and accessible electronic format documentation.
- Braille Tangerine credit cards.
- Live agent support online.

Participants would like to see the following improvements regarding accessibility features and services in the next three years:

- Improve the design of offer emails for e-reader users.
- Seek out innovative accessibility solutions to deliver excellent banking experiences.
- Improve the accommodation process for employees with disabilities, specifically related to technology accommodations.

Thank you to the Clients, employees, and members of the public who shared their feedback and helped inform our plan.

Our Action Plan

In recent years, Tangerine has invested in building stronger accessibility capabilities. In this plan, we build on our strengths, reflect on our progress, and consider the feedback we receive from Clients and employees.

We believe having a shared vision and clear strategy for accessibility across the organization will lead to better experiences for clients and employees. We also believe every employee has a role to play in helping create an accessible bank.

Tangerine's three-year Accessibility Plan outlines the steps we will take to improve accessibility in the seven priority areas of the Accessible Canada Act.

Priority Area 1: Employment

At Tangerine, we believe that inclusion creates opportunities. Our commitment to fostering an environment where everyone can thrive is how we win as one team. There are many ways we support Employees with Disabilities inclusive of neurodivergent employees.

We have a dedicated Workplace Accommodations team, an IT Accommodations Program, and a strong focus on accessibility and inclusion through our Global Inclusion team. We provide American Sign Language (ASL) and Langue des Signes Québécoise (LSQ) interpretation for employees, document accessibility services, and accessibility standards and features across communications, meetings, and learning programs.

We have a Return-to-Work Policy and established documented processes to support employees returning to work following an absence due to disability including those who may require disability-related accommodations to resume their duties. These processes are designed to facilitate a safe and effective return to work and outline the steps we will take, including involvement of the Workplace Accommodation team where required, as well as the development of documented, individualized accommodation plans.

Together, these efforts support a workplace where barriers are reduced, diverse needs are recognized, and all employees can contribute fully.

Recent Achievements

Employee Listening and Consultation

Tangerine launched the Employee Accessibility Feedback survey to continually improve the Bank's accessibility tools, processes, resources, and culture. The survey invites Canadian employees to share feedback about:

- Barriers they may experience at Tangerine related to accessibility, and
- The implementation of the Accessibility Plan as it relates to employment.

By providing input, employees can drive change and directly support Tangerine in creating a more accessible and inclusive work environment, where everyone feels they belong.

We launched the Employee Accessibility Advisory committee, a cross functional advisory team of employees with disabilities. The committee provides insight, feedback, and consultations on accessibility related programs, policies and initiatives, helping to ensure employee voices and lived experience inform decision and design.

Inclusive Hiring

- Launched quarterly workshops for Talent Acquisition Consultants focused on inclusive hiring, disability awareness, workplace accommodations, accessibility, and assistive technology including direct learning from our community partners.
- Developed reference materials to support inclusive candidate interactions, including guidance on accessibility related questions throughout interviews, assessments, and recruitment events.
- Maintained and updated the Talent Acquisition Inclusion Playbook annually to provide current resources, tools, and best practices for accessible and inclusive recruitment.
- Began development of AI -powered learning videos that use real-life scenarios to improve inclusive interviewing skills and increase awareness of diverse candidate experiences.

Workplace Accommodation

- Launched Accommodation Details within employees' internal profiles, securely recording supported medical and disability related accommodations.
- Enabled employee and direct manager visibility only, improving transparency while ensuring accommodation follows employees across roles, performance cycles, and career development
- Introduced the Assistive Technology Solutions Catalogue, consolidating approved assistive software and communications tools.

Learning and Awareness

Launched an online Neurodiversity Learning Program made up of a collection of e-learnings, book abstracts, and courses designed to increase awareness, reduce stigma, and build understanding of neurodiversity at Tangerine. The learning program supports employees and leaders in fostering inclusive behaviours, accessible practices, and psychologically safe teams.

Action Plan

Project Name	Description	Timeline
Employee Resource Group (ERG) Support	Maintain and support Employee Resource Groups (ERGs) for employees with disabilities and to foster community, advocacy, and collaboration on accessibility initiatives.	Ongoing
Employee Feedback	Maintain an anonymous, accessible feedback channel for employees with disabilities and commit to acting on input within defined timelines to remove barriers and improve inclusion.	Ongoing
Virtual Advice Study	Develop and implement stigma reduction strategies to promote understanding, normalize accommodations, and foster a culture of inclusion for employees with disabilities.	2027
Labour Market Availability	In partnership with Scotiabank, we will work toward meeting or exceeding Labour Market Availability (LMA) for People with Disabilities as defined under the Employment Equity Act of Canada, ensuring equitable representation across all levels and job groups.	End date: Continuing beyond 2029
Talent Acquisition Training	Review and update training annually for Talent Acquisition Consultants to embed accessibility and inclusive hiring practices across all recruitment processes. Practices will focus on removing barriers for candidates with disabilities.	Ongoing
Recruitment Process	Leverage SAP SuccessFactors Recruitment Module and Candidate Relationship Management (CRM) technology to remove barriers in the recruitment process for candidates with disabilities.	2029

Priority Area 2: Built Environment

Tangerine is a digital bank with no physical branches. We are committed to providing accessible spaces for employees. We achieve this by following Canadian legislation and building codes. We comply with accessibility laws and regulations when building or making major changes to office spaces.

If an accessibility feature, working space, or service is temporarily unavailable, we let our employees know why, how long the disruption will last, and what alternatives are available.

Action Plan

Project Name	Description	Timeline
Real Estate	<p>Continuous monitoring, interpreting, and implementing all new accessibility requirements related to the built environment as outlined in the Accessibility for Ontarians with Disabilities Act (AODA), the National Building Code of Canada, and all applicable provincial building codes.</p> <p>This ensures that all Real Estate projects including new construction, renovations, and ongoing facility upgrades meet or exceed regulatory standards and support the highest level of accessibility for all employees, and visitors.</p>	Ongoing

Priority Area 3: Information and Communications Technology

We are committed to creating and maintaining accessible websites, applications, and documents. Tangerine's dedicated digital accessibility teams support the accessible design, development, and launch of our technologies. We design, build, and test with accessibility in mind, and offer a range of features and services to support diverse user needs.

Our digital accessibility features help ensure that clients with varying abilities can use our platforms effectively. Our public websites support adjustable text sizes through browser zoom, compatibility with screen readers, and full keyboard navigation.

Our mobile app features large hit targets with strong colour contrast to make them easy to identify and use. We support device accessibility features like font scaling and screen magnification to enhance readability. For clients who need to hear the screen content, we take full advantage of the built-in screen reader features in VoiceOver on iOS and TalkBack on Android. Our mobile app also includes secure live chat capabilities for clients who require or prefer text-based interactions.

All Scotiabank Automated Banking Machines (ABMs) include accessibility features such as audio navigation. Clients can plug standard headphones into the ABM's headphone jack and follow spoken instructions to complete their transactions independently.

Recent Achievements

Expanded digital accessibility training to help employees create more accessible digital technologies.

- Released four on-demand digital accessibility courses on our internal learning platform.
- Published a step-by-step guide on creating accessible digital documents, including instructions for Microsoft Word and PowerPoint.
- Launched a Digital Accessibility playlist, featuring short, practical videos to teach employees how to create accessible websites, apps, and documents.

Action Plan

Project Name	Description	Timeline
IT Accessibility Training	We will train all employees who develop, support, or buy digital technology. This training will help them make websites, apps, software, and documents accessible. The training will follow WCAG 2.1 Level AA and EN 301 549 requirements.	2026-2028
Authentication	We will ensure that clients with disabilities have a seamless and barrier-free authentication experience. We will move towards authentication methods that do not rely heavily on cognitive ability, while maintaining the highest standards to keep our clients' accounts safe and secure.	2026-2029
Mobile Apps	We will ensure our mobile app supports the assistive technologies built into our clients' iOS and Android devices so that they can have seamless and accessible banking experiences. Furthermore, we will ensure the accessibility status of our app is more visible to future clients by making use of capabilities built into Apple and Android app stores. We will update our designs to incorporate evolving accessibility features, including full support for dark mode and the ability to resize text to our clients' personal preference.	2026-2029
Email Communications	Improve the design of offer emails for e-reader users.	2026-2029

Priority Area 4: Communications, other than Information and Communication Technologies

We believe that everyone should receive efficient, accessible and equal access to barrier-free information. We provide a wide range of communication services to support accessible interactions with Clients. Clients can contact us using the relay services, which are accepted at all general inquiry numbers including our dedicated accessibility phone line; ensuring individuals who are deaf, deafened, hard of hearing, or speech impaired can communicate effectively. We also offer secure live chat through the mobile app, which supports Clients who prefer text-based communication or have communication related disabilities. Email support is available through, welisten@tangerine.ca and Clients may also provide feedback through any of the communication channels and through social media. To make banking information accessible, we offer a variety of alternative formats upon request, including large print, accessible PDFs, Braille documents and more.

Action Plan

Project Name	Description	Timeline
University of Alberta Communication Accessibility Project	<p>Working with Scotiabank to continue the partnership with the University of Alberta's Department of Communication Sciences and Disorders department to enhance communication accessibility at the Bank.</p> <p>Through this collaboration, conduct research to identify barriers to communication accessibility and co-develop targeted solutions, including training presentations, infographics, and other resources to improve client support.</p>	2027

Priority Area 5: Design and Delivery of Programs and Services

We are committed to designing and delivering programs and services that provide accessible, barrier-free banking across all service channels including digital services and Call Centre interactions.

We support our clients by offering accessible communication options, and by providing documents in alternate formats at no cost and in a timely manner. We follow inclusive design principles, and we work directly with Clients with disabilities and community partners to improve how our products and services are designed and delivered. This work is informed through advisory groups, user research, and other consultations. Our policies support dignity, independence, and equal opportunity.

Recent Achievements

- In partnership with Scotiabank, increased accessibility awareness with more than 50,000 employees completing the Accessibility Training eLearning course.
- Created and shared an Accessibility Playbook to improve the accessibility of digital learning.

Action Plan

Project Name	Description	Timeline
Virtual Advice Study	<ol style="list-style-type: none">1. Conduct a study with clients with disabilities to assess their experiences and preferences regarding virtual advice services.2. Analyze the findings to develop an action plan.3. Carry out action plan.	2027
Leadership Training	Create an introductory accessibility training course for managers and senior leaders, covering key accessibility concepts including why accessibility matters to our business, and how leaders can help create an inclusive experience for employees and clients.	2029
CEC Authentication	Enhance the authentication process through the Client Experience Centre for clients with disabilities: <ul style="list-style-type: none">• Implement a smooth escalation process for clients with accessibility needs who are unable to complete standard authentication.• Re-authentication is performed by a specialized team (consultants) using a standardized Verbal Validation and /or TBAC + OTP model.	2029

Priority Area 6: Procurement of goods, services, and facilities

Global Procurement practices are guided by Bank standards, which outlines the processes for evaluating and selecting suppliers and service providers. These standards include sustainable procurement considerations aligned with the Bank's broader environmental and social objectives.

The Scotiabank Global Procurement team is responsible for sourcing products and services and overseeing suppliers worldwide, with a focus on responsible procurement, including accessibility. The team aims to factor accessibility into all purchasing decisions for goods, services and facilities.

Responsible procurement helps us reduce risk and strengthen our supply chain; this includes reviewing third party vendors for sustainability during the Request for Proposal process and promoting supplier inclusion. These efforts help create a supply chain that better reflects our Clients, employees and communities we serve.

Recent Achievements

Policy, Procedures & Guidelines

- Conducted a current state study (gap analysis) to find out how to integrate accessibility requirements into existing end-to-end procurement processes.
- Disability:IN ProcureAccess Partnership in ProcureAccess, a cross-industry initiative, facilitated by Disability:IN, a non-profit organization focused on disability inclusion, to advance the procurement of accessible digital technology.

Strategic Sourcing

A standard accessibility clause exists in the Bank's standard Master Services Agreement (MSA) template. When a supplier makes or recommends changes to the standard clause, the Accessibility team is engaged as part of the review to ensure Bank expectations and standards are upheld.

Action Plan

Project Name	Description	Timeline
Corporate Guidelines	In partnership with Scotiabank, develop corporate guidelines on procurement accessibility practices	2027
Supplier Evaluation	Develop accessibility requirements for supplier evaluation in sourcing events (e.g. Request for Proposals (RFPs), Contract Renewals and Amendments).	Ongoing
PWD Contracts	In partnership with Scotiabank develop a plan to connect with suppliers owned and operated by persons with disabilities (PWD) to understand barriers that may exist when they compete for contracts with Scotiabank.	Ongoing
Engagements	Maintain engagement with IWSCC and Disability:IN to support suppliers, removing barriers, increasing access and building a more equitable future.	Ongoing

Priority Area 7: Transportation

Tangerine is committed to the identification and removal of barriers associated with transportation. This includes reviewing the Bank’s travel and transportation policies and procedures to ensure they align with accessibility standards.

Action Plan

Project Name	Description	Timeline
Travel Expense Policy	Amend the employee Travel Expense Policy and protocol to clearly outline expectations and requirements related to accessibility. We commit to clearly articulating the Bank’s responsibilities regarding accessibility within this policy, and to outlining the protocol to be followed for all parties with regards to accessible transportation.	2027
Bank Provided Vehicles Policy	Amend the employee Bank Provided Vehicles Policy and protocol to clearly outline expectations and requirements related to accessibility. We commit to clearly articulating the Bank’s responsibilities regarding accessibility within this policy and to outlining the protocol to be followed for all parties with regards to accessible transportation.	2027
Shuttle Service Operations	Assess the current Shuttle Service operations guidelines and protocols to identify gaps and recommend actions to meet accessibility expectations. Clearly articulate the Bank’s responsibilities regarding accessibility within the guidelines of this service. Identify the accessible transportation process that all parties must follow	2027