

## Laurentian Bank of Canada Accessibility Progress Report – 2026

### General

At Laurentian Bank, we believe that better begins when everyone feels like they belong and has the chance to thrive. We're committed to providing equal access, participation, and inclusion for persons with disabilities.

Accessibility is an integral part of inclusion and equity at Laurentian Bank. Our approach is based on embedding inclusion, diversity, equity, and accessibility into everything that we do. By empowering each of our team members to apply accessibility considerations to their work, we are able to drive meaningful and sustainable action to improve inclusion for persons with disabilities.

Over the past year, we strengthened our approach to **Inclusion, Diversity, Equity and Accessibility** through the creation of our new HR Leadership-approved **IDEA Strategy**, which establishes a unified approach to building belonging across Laurentian Bank and to enhance organizational alignment and impact. IDEA reflects our commitment to enabling a culture where inclusion is intentional, and reflects and respects the diversity of our employees, our customers, and our communities.

The IDEA community is engaged in ongoing discussions around our accessibility plan. Based on this feedback, our plan is in constant evolution to best ensure that we are continuously identifying, removing, and preventing new barriers to accessibility in order to strengthen our IDEA commitments.

We have a process in place to receive feedback on how we can continue to improve accessibility for persons with disabilities. Feedback can be provided in-person, by telephone, mail, email or through social media and can be provided anonymously. The Bank did not receive any formal feedback on accessibility during the past year.

#### **Contact:**

Chief Human Resources Officer and Corporate Affairs

#### **By email:**

[accessibility@laurentianbank.ca](mailto:accessibility@laurentianbank.ca)

#### **By mail:**

Chief Human Resources Officer and Corporate Affairs  
Laurentian Bank of Canada  
1360 René-Lévesque Blvd W. Suite 630  
Montreal QC H3G 0E9

**In person:**

Laurentian Bank of Canada  
1360 René-Lévesque Blvd W.  
Montreal QC H3G 0E9

**By telephone:**

1-800-522-1846 TTY 1-800-855-0511

You can also share your feedback on accessibility with us on [Facebook](#) and [LinkedIn](#).

**Accessible formats**

To receive an accessible format of our Accessibility Plan and/or Progress Report, contact us using the contact information provided.

**Employment**

We have a hybrid and flexible work model where working from home is the first approach for all tasks that can be performed remotely.

Our commitment to an inclusive workplace for persons with disabilities means that accessibility must be considered throughout the employee experience.

Some of the practices in place that support accessibility include:

- A flexible work model which plays a role in removing barriers in employment by offering flexibility as the norm for all, rather than as an accommodation for some.
- Support to team members for mental health wellness through our benefits, and by offering a supportive work culture that destigmatizes mental health challenges.
- A workplace accommodations policy that outlines our accommodations process for employees and candidates. Information on the availability of workplace accommodations is included in our job postings, offer letters, new hire orientation and performance management documents.

We are aware of ongoing barriers, some of which include:

- Persons with disabilities who are underrepresented in employment at Laurentian Bank.
- Persons with disabilities who may choose not to self-identify for various reasons.
- Gaps in the format of our online training material that are not fully accessible.

**Progress**

- **Accessible Learning Enhancements:** We continue to enhance accessibility by incorporating features – such as closed captioning – into training videos. Our Learning & Development team remains actively engaged in developing inclusive

training materials, with continuous efforts to improve accessibility across all learning platforms.

- **Workforce Representation (Persons with Disabilities):** Workforce representation data, collected through a voluntary and confidential self-identification process with a 99.1% completion rate, indicates that 3% of employees identify as persons with disabilities.
- **Employee Mental Health Supports:** Employees have access to an Employee and Family Assistance Program (EFAP) providing unlimited support resources and short-term counselling, along with a benefits package that includes up to \$1,000 in coverage for psychological services.
- **Mental Health Awareness and Education:** Mental Health Awareness initiatives are delivered annually in May and October, supported by educational resources through LifeSpeak and regular mental health-focused communications shared on our internal Viva Engage page. Additionally, a quarterly bilingual Health and Wellness Newsletter is published to support employee inclusion and well-being.

## The Built Environment

On December 2, 2025, Laurentian Bank announced its decision to exit the retail and small and medium-sized enterprise (SME) banking business. Additional information is available in our [press release](#). Until closing our Laurentian Bank has 8 corporate and commercial offices across Canada, as well as 57 branches and 104 Automated Teller Machines (ATMs) in the province of Quebec. Through the Bank's partnership with THE EXCHANGE® Network, customers have access to thousands of ATMs in Canada.

Our ATMs meet accessibility standards for self-service interactive devices. Some of the accessibility features include:

- Screen orientation and PIN pad height which are designed for individuals using wheelchairs
- Font size which follows accessibility standards
- Raised centre keys on PIN pads improve usability by making them easier to identify for individuals with visual impairments

Most of our properties are leased, and we work closely with property owners and managers to remove barriers to accessibility. Four of our branches are located in Bank-owned buildings. When renovating existing locations or searching for new locations, accessibility is an important requirement of us.

Some of the accessibility features of our locations include:

- Designated parking for persons with disabilities
- Level or ramped entrances

- Automated/accessible doors
- Customer service areas with lower countertops providing access for wheelchairs
- Accessible washrooms

In the case of an emergency, we have established Individualized Emergency Response Plans for the safety of team members with disabilities.

While our goal is to be accessible from the outset, we recognize that barriers may still arise. When identified within our premises, each situation is reviewed promptly, and appropriate measures are assessed to remove the barrier. For example, some locations currently do not have automatic door openers for washrooms.

### Progress

- **Consolidation of Accessibility Practices (Accommodations Resources & Emergency Procedure):** In 2025, efforts focused on strengthening and consolidating existing accessibility practices. Emphasis was placed on optimizing the use of available resources, ensuring consistent adherence to established procedures, and reinforcing the role of representatives and committee members through training on accessibility, enabling them to identify opportunities for improvement.
- **Accessibility in Site Development:** During the reporting period, the Bank undertook significant work related to its physical footprint. As part of our standard process for new site development and major facility improvements, accessibility considerations are reviewed to help identify and monitor potential barriers. In 2025, this included the opening of **seven branch locations** and the closure of **ten branches**, with accessibility impacts considered as part of this activity.

### The Procurement of Goods, Services and Facilities

Laurentian Bank procures goods and services for our operations. We have a centralized corporate team supporting the procurement process.

Accessibility considerations are applied on a case-by-case. We do not yet have a consistent, systematic approach to ensure that accessibility is integrated across all procurement activities.

### Progress

- We continue to make efforts to enhance our RFI/RFP templates to incorporate pre-qualification questionnaire topics directly within the request to potential vendors. The stand-alone Pre-Qualification Questionnaire remains available for use in more informal engagements.

## Information and Communication Technologies (ICT)

ICT is central to how our team members complete their work and how we communicate with our customers.

- We have made significant investments to make our customer-facing websites and digital platforms accessible and conform with the most up-to-date web accessibility standards (WCAG 2.0 Level AA).
- Web pages that are migrated to our new platform and new web pages are developed to meet this standard.
- When working with new vendors for our public digital platforms, we define accessibility requirements, include them in vendor agreements and have processes for auditing accessibility.
- Some of our commonly used technological tools have accessibility features built in, such as Microsoft Office.
- We are aware that there continue to be barriers with internal IT systems that were not designed with accessibility in mind.

### Progress

- **WCAG Compliance:** We have achieved WCAG 2.0 AA compliance across our key digital platforms. All non-compliant websites have been successfully decommissioned or migrated to existing WCAG-compliant platforms.
- **Accessible Digital Banking Services:** During the reporting period, the organization continued to enhance accessible digital banking. Our websites and transactional platforms are optimized for use with assistive technologies, our telephone system includes transcription functionality, and the online banking identification process is adapted for customers who are blind or visually impaired
- **The Digital Accessibility Initiative:** The initiative was established to take a phased approach to IT service delivery, quality and operations. A project plan was developed to advance an Accessibility Testing Framework, including the creation of a centralized repository of requirements and test cases, as well as an Accessibility Confluence Page that provides:
  - A unified reference point
  - A centralize accessibility testing framework
  - Clear identification of key point of contact

### Communication, other than ICT

The way we share information plays an important role in creating an inclusive work environment for persons with disabilities. This includes ensuring that our communications are accessible in format and that persons with disabilities are meaningfully represented in our content.

- While we do not have a consistent approach to making communications accessible by default, when possible and upon request, we provide documents to team members and customers in accessible formats.
- Consultations have identified opportunities across the organization to enhance skills in plain language writing and creating accessible documents.

## **Progress**

- To reduce communication barriers, the Bank continued to emphasize the use of clear, plain language across customer communications, including print, digital, and in-person channels, supported by internal marketing governance and review practices.
- While a fully-embedded “accessible by default” communications framework was not yet in place in 2025, the Bank advanced awareness and capability through the ongoing promotion of internal resources, including guidance on inclusive writing and plain language, accessible document creation, and the use of Microsoft Office’s accessibility features.
- The Bank maintained its practice of providing communications and documents in accessible formats upon request for both employees and customers, supporting equitable access to information.
- To further strengthen clarity and consistency, a standardized internal communications template was launched in August 2025, enhancing readability, visual structure, and message comprehension across internal communications.

## **The Design and Delivery of Programs and Services**

We want our products and services to be accessible to everyone and strive to include accessibility from the start of the design process.

- The expansion of our digital offering, including the introduction of our mobile app and online bank account opening, provides more channels for customers to bank with us. This can serve to decrease barriers.
- We offer telephone services via TTY for customers with hearing or speech disabilities for local numbers.
- All team members receive training to provide accessible customer service. This includes letting persons with disabilities be helped by a support person or be accompanied by a service animal.
- In the event of a disruption to the accessibility of our services, we provide notification. The notification includes information about the reason for the disruption, its expected length, and alternative services, if available.
- To capture accessibility requirements from the start of the design process, we have introduced an accessibility section in our Business Requirements document that’s completed for all major projects at Laurentian Bank.

## Progress

- The organization maintained inclusive service design by offering products that reduce financial barriers for certain customer groups, including RDSP beneficiaries, and by supporting accessible service channels for persons with disabilities, including assistive technology-optimized websites, transcription services, and adapted online banking identification processes.
- **Accessibility by Design:** In 2025, a plan was launched to embed accessibility components into new projects.

## Transportation

While we do not supply transportation services, team members and customers rely on transportation to travel to our locations. Transportation can present a barrier to persons with disabilities.

At our office and branch locations, we provide designated parking for persons with disabilities where possible. While the availability of accessible public transit is outside of our control, our shift to a work model that prioritizes working from home has decreased or removed the need to commute for some of our team members.

Also, our expanded digital offering has reduced the need for customers bank in person. This provides more options for how customers can receive services, which may lessen the need for transportation to one of our branches. For example, we offer digital account opening on our website, eliminating the need for eligible customers to visit a branch location to open a bank account.

## Progress

- As part of our ongoing Accessibility Plan, we continue to regularly assess transportation-related barriers for persons with disabilities, with particular consideration given when leasing new premises or designing customer services.

## Training

Our approach to embedding accessibility in everything that we do includes ensuring that team members have the essential knowledge and skills they need in formats that are accessible to them. This is supported through ongoing training and awareness.

- All new team members complete unconscious bias training to help them understand how unconscious bias can impact behaviour and decision-making, recognize their own biases and how to interrupt bias.
- All new team members complete accessibility training to build awareness on disability and accessibility. The training includes information on how to interact

with persons with disabilities and on the accommodation process for both our internal and external customers.

- We have an inclusion and equity program that provides ongoing awareness and training for team members.
- More advanced knowledge of accessibility was identified as a barrier throughout our consultations.

## Progress

- **Accessibility Training for Employees:** As part of our employee onboarding process, we provide Accessibility Training to support employees in meeting accessibility requirements in their roles. In 2025, the training achieved an 97% completion rate across the Bank.

## Consultations

Laurentian Bank has different means for receiving feedback from team members, customers, and the public. In developing our multi-year accessibility plan, we analyzed the feedback received as a starting point for understanding the current state of accessibility and to inform our consultations.

As part of consultations with persons with disabilities, we completed the following:

- We invited all team members, including persons with disabilities, to complete a survey on accessibility. The survey was available online in an accessible format, if requested. We asked team members to share their experiences and observations on barriers to accessibility at Laurentian Bank.
- We held two virtual focus group sessions to discuss accessibility barriers for team members and customers. We invited all team members, including persons with disabilities, to participate in these sessions.

## Progress

- **Accessibility Consultations:** Current feedback processes allow for multiple communication channels such as email, telephone, or regular mail.
- **WCAG Consultations:** Internal and external consultations were conducted to address WCAG requirements, including VPAT reviews and full accessibility evaluations.