



Accessibility Plan 2026-2029

June 1, 2026

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1-Accessibility Statement

Haventree Bank is committed to fostering an inclusive, accessible, and respectful environment where all individual employees, clients, and members of the public are treated with dignity and independence.

We recognize and value the diverse abilities of individuals and are dedicated to identifying, preventing, and removing barriers to accessibility in accordance with the Canadian Charter of Rights and Freedoms, the Accessible Canada Act, and other applicable accessibility legislation. Accessibility is an ongoing journey at Haventree Bank. Through regular assessments, stakeholder feedback, and proactive planning, we strive to continuously improve how we design our workplaces, deliver our services, and communicate with the communities we serve.

2-Executive Summary

Under the Accessible Canada Act and Accessible Canada Regulations, federally regulated entities must prepare and publish an accessibility plan.

Haventree Bank is a Canadian Schedule I bank with approximately 290 employees, specializing in alternative mortgage solutions and insured GIC deposits. We serve clients across Canada, helping hardworking Canadians achieve homeownership and financial security.

This Accessibility Plan and progress reports outline how Haventree Bank is identifying, preventing, and removing barriers across the areas described under section 5 of the Act.

3-Message from the President and CEO

Fern Glowinsky, President & CEO

We believe that everyone deserves equal access to our workplace, products, services, and facilities regardless of physical, sensory, cognitive, or mental ability. Accessibility is not only a legal requirement, but a moral and ethical imperative that strengthens our organization and the communities we serve.

We are actively identifying and addressing accessibility barriers across our organization through policy updates, technology improvements, physical modifications, and employee training. While we are proud of the progress we've made, we know there is more work ahead.

I encourage our employees, clients, and partners to join us in embracing accessibility as a shared commitment. Together, we can continue to build an inclusive workplace and banking experience grounded in respect, equity, and opportunity for all.

4-Feedback & Accessibility Support

Feedback is essential to improving accessibility at Haventree Bank. It helps us better understand the needs and lived experiences of people with disabilities and identify meaningful opportunities to improve.

The Chief Human Resources Officer is responsible for receiving accessibility feedback on behalf of the Bank.

How to contact us:

- Email: accessibility@haventreebank.com
- Mail:
Accessibility Feedback
Haventree Bank
P.O. Box 1160 STN TD
Toronto, ON M5K 1P2
- Toll-free: 1-855-272-0051

Clients and employees may:

- Phone, email, or mail the Chief Human Resources Officer; and/or
- Request the most effective and reasonable communication format to suit their accessibility needs.

All feedback is acknowledged and reviewed. Where appropriate, we take action to improve our policies, practices, and procedures, while respecting individual privacy. Complaints are addressed promptly, and responses are provided in accessible formats.

5-Accessibility Plans & Reports

Our Accessibility Plan outlines the measures Haventree Bank has implemented and will continue to implement to remove barriers across employment, customer service, information and communications, technology, and the built environment.

Accessibility Progress Reports

Year	Report
2026	Haventree Bank Accessibility Plan (PDF)
2026	Haventree Bank Accessibility Progress Report (PDF)
2025	Haventree Bank Accessibility Progress Report (PDF)
2024	Haventree Bank Accessibility Progress Report (PDF)

A copy of our Accessibility Plan or Progress Reports can be requested in alternate formats using the contact information above

6- Note from Our Chief Human Resources Officer

Paula Fernandes, CHRL

Over the past three years, accessibility awareness at Haventree Bank has grown in both depth and breadth, spanning training & awareness, digital design, service delivery, employment practices, and governance.

Some of the key milestones include:

- Embedded accessibility into enterprise design standards, including website and digital banking platforms, across design, development, and quality assurance processes.
- Established an active Inclusion, Diversity, Equity, and Accessibility (IDEA) Committee to reinforce a culture of respect and inclusion.
- Reviewed employment practices across the employee lifecycle, from recruitment through career development, including the use of inclusive language and improved accommodation tracking.
- Deployed an accessible compliant Human Resource Information System and Learning Management System to support an inclusive candidate and employee experience.
- Delivered customer service training focused on inclusive practices, with additional enhancements planned and launched a company wide annual accessibility training.
- Incorporates accessibility question for vendors in our vendor management process.
- Established partnerships to support language access, including interpretation and translation services.
- Implemented an AI-enabled HR support tool to improve access to information, reduce cognitive load, and support diverse communication needs.
- Conducted an internal compliance audit in 2024 to strengthen accountability and oversight.

While meaningful progress has been made, as evidenced by our anonymous employee survey results, our work remains ongoing.

2025 Survey Highlights (Year-over-Year):

1. Fairness, Safety, and Inclusion
 - *"This is a physically safe place to work"* – 97% (+2 YoY)
 - *"People are treated fairly regardless of age, sex, race, or sexual orientation"* – 94% (-1 YoY)
2. Caring Culture and Community
 - *"People care about each other here"* – 87% (+9 YoY)

These results reflect positive momentum, particularly in strengthening our caring culture and sense of community. At the same time, they reinforce the importance of sustained focus on fairness, inclusion, and psychological safety.

Looking Ahead

Our journey continues. Looking beyond 2026, we are committed to deeper consultation, stronger listening both internally and externally and maintaining momentum toward embedding accessibility, inclusion, and belonging into the fabric of our organization.

7-Consultations

Haventree Bank recognizes that consultation is critical to identifying barriers and improving accessibility outcomes.

To date, we have:

- Conducted employee and client surveys
- Introduced anonymous feedback channels
- Engaged an external partner CNIB, to assess our physical environments
- Engaged an external partner to outsource accessibility QA specialty services to support the development of our digital assets

Going forward, we are committed to strengthening consultation through formal surveys, focus groups, and proactive engagement with people with disabilities. Even in the absence of formal complaints, we recognize that barriers may exist and require continued attention.

8-Accessibility Plan

Multi-Year Accessibility Action Plan (2026–2029)

ACA Area	Commitments
Employment	<ul style="list-style-type: none"> • Enhance accessibility awareness across the organization, including service agent training • Simplify RRSP application pathways to support more inclusive service delivery • Conduct a women’s focused group on diversity in the workplace • Continue employee surveys to identify barriers and areas for improvement • Review equity gaps in promotions, including access to mentorship and Individual Development Plans (IDPs) • Establish hiring partnerships and talent referral relationships to improve access to candidates with disabilities
Built Environment	<ul style="list-style-type: none"> • Ensure new Calgary office accessibility features are fully documented and communicated, including accessibility of shared spaces (kitchen, signage, sinks, microwaves) • Explore assisted learning devices to support accessible company-wide meetings • Implement visual fire alarm systems in alignment with fire protection and building code requirements • Ongoing review of physical accessibility standards for future workplace changes
Information & Communication Technologies (ICT)	<ul style="list-style-type: none"> • Introduce an accessibility checklist to support inclusive digital documents • Launch of our new modernized operations systems that improves ease of use for employees and customers alike, with accessibility considered from the outset and validated through formal accessibility quality assurance. • Explore relay service procedures such as TTY and IP Relay for customer service • Introduce user testing with people with disabilities as part of QA processes • Assess emerging technologies to further enhance digital accessibility, for example AI tools which can provide easier access to information, removing barriers.
Communication (Non-ICT)	<ul style="list-style-type: none"> • Conduct accessibility checks of internal communications and address identified gaps • Publish an organization-wide accessibility checklist • Continue annual accessibility training

	<ul style="list-style-type: none"> • Review all printed and marketing materials to ensure availability in accessible formats • Ongoing improvement of accessible communication practices
Procurement of Goods, Services & Facilities	<ul style="list-style-type: none"> • Apply accessibility requirements consistently under the procurement policy adopted in 2025 • Refine vendor evaluation processes to strengthen accessibility and operational efficiency • Monitor vendor compliance with accessibility standards
Design & Delivery of Programs and Services	<ul style="list-style-type: none"> • Continue embedding inclusive design practices into new financial products and services • Enhance training for customer-facing employees on inclusive service delivery • Conduct usability testing with people with disabilities to identify and address barriers • Integrate testing insights into service design enhancements
Transportation	Ongoing - Our Toronto and Calgary offices are in areas that support accessible transportation options, including proximity to public transit.