



ACCESSIBILITY PROGRESS REPORT

JUNE 1, 2026

Content

Table of Contents

OVERVIEW 3

GENERAL 3

CONSULTATIONS 4

FEEDBACK 5

1. EMPLOYMENT 6

2.COMMUNICATION, OTHER THAN INFORMATION AND COMMUNICATIONS TECHNOLOGIES 8

3. THE PROCUREMENT OF GOODS, SERVICES AND FACILITIES INITIATIVES 9

4. INFORMATION AND COMMUNICATION TECHNOLOGIES 10

5. THE BUILT ENVIRONMENT 12

6. THE DESIGN AND DELIVERY OF PROGRAMS AND SERVICES 13

7. TRANSPORTATION 14

OVERVIEW

During this reporting period, targeted enhancements were implemented to strengthen the overall accessibility of Haventree's materials, systems, and communications. These initiatives focused on ensuring information is clear, inclusive, and accessible to diverse audiences, while remaining aligned with organizational standards and applicable legal considerations.

Accessibility considerations were embedded across Haventree's systems, tools, and structural frameworks to improve clarity, consistency, and readability. Where appropriate, complex or ambiguous processes continued to be reviewed and refined to support plain-language understanding, respectful and neutral communication, and ease of navigation for individuals with varying needs, abilities, and communication preferences.

Additional attention was given to how accessibility-related content is presented and delivered, ensuring it supports transparency, informed understanding, and equitable access to information. Considerations included consistency of terminology, logical structure, and removal of potential barriers that could limit comprehension or usability.

Collectively, these enhancements contribute to a more inclusive and accessible experience across the organization, reinforcing Haventree's commitment to accessibility, equity, and continuous improvement. Accessibility considerations will continue to be integrated as materials, systems, and communications evolve to meet emerging needs and best practices.

GENERAL

In compliance with the Accessible Canada Act (ACA) and the Accessible Canada Regulations, all federally regulated organizations are required to develop, publish, and maintain an Accessibility Plan. This plan outlines how barriers are being identified, removed, and prevented across key priority areas.

Haventree Bank, a federally regulated Schedule I Canadian bank, operates with a team of approximately 280 skilled professionals and specializes in alternative mortgage solutions and insured Guaranteed Investment Certificate (GIC) deposit products. As part of our commitment to accessibility, we are actively working to improve equity and inclusion for employees, clients, and partners with disabilities.

The Bank has designated the Chief Human Resources Officer (CHRO) as the point of contact responsible for receiving and addressing feedback related to accessibility. Individuals are encouraged to share their experiences or request a copy of the Bank's Accessibility Plan using one of the following accessible communication channels:

Email: accessibility@haventreebank.com

Address: Accessibility Feedback

Haventree Bank

P.O. Box 1160 STN TD

Toronto, ON M5K 1P2

Toll-free: 1.855.272.0051

Feedback will be acknowledged in a timely manner and handled in accordance with the Bank's accessibility feedback procedures. Alternate formats of this plan are also available upon request to accommodate individual accessibility needs.

CONSULTATIONS

Haventree Bank is committed to engaging in meaningful consultation to inform its accessibility efforts. Consultations are conducted through a combination of internal feedback mechanisms, surveys, and project-specific engagement to help identify barriers and guide continuous improvement.

While the Bank did not engage ongoing external accessibility vendors during the reporting period, an accessibility expert was consulted during the redesign and redevelopment of the Bank's website. This engagement provided guidance and recommendations on accessibility best practices to support an inclusive digital experience and alignment with recognized accessibility standards.

Internally, Haventree Bank actively encourages employees both with and without disabilities to share their experiences, insights, and feedback related to accessibility. Open consultation is supported through regular communication channels and collaborative conversations, allowing employees to raise concerns and suggest improvements in a supportive environment. Although no complaints have been received regarding the Bank's handling of accessibility-related matters, Haventree Bank recognizes that barriers may still exist. The Bank remains committed to proactively identifying and addressing accessibility needs through ongoing assessment, employee education, and continued consultation.

Insights gathered through these consultation activities help inform accessibility planning and support the ongoing development of a more inclusive, barrier-free workplace.

FEEDBACK

Gathering feedback is an essential part of Haventree Bank's commitment to creating an inclusive, respectful, and accessible environment. Feedback helps the Bank better understand where barriers may exist and identifies opportunities to improve experiences for individuals with disabilities. It also strengthens awareness of the diverse perspectives of employees and clients, supporting more inclusive services, interactions, and workplace practices.

The Bank actively invites accessibility-related feedback and approaches all input with openness, accountability, and a commitment to continuous improvement. All feedback received is reviewed with care, and appropriate actions are taken to enhance policies, practices, and procedures where needed. Concerns are addressed in a timely and respectful manner, and the privacy of individuals providing feedback is always protected.

In alignment with accessibility requirements, feedback policies and related materials are available in alternate formats upon request.

Complaints related to accessibility are handled promptly and effectively. Responses and updates are provided in formats that meet the individual's accessibility needs. As part of the feedback process, the Bank reviews how accommodations are managed, including the steps taken when a complaint or concern is received.

Feedback Channels

To support both anonymous and non-anonymous feedback, Haventree Bank has implemented multiple accessible reporting options:

- Accessible online survey tools allow individuals to share feedback anonymously without providing personal identifying information.
- Secure feedback boxes are available at office locations, enabling employees to submit comments confidentially and without attribution.
- Non-anonymous feedback through HR systems (New):
A new, optional section has been added to the Human Resources Information System (HRIS) to give employees an opportunity to share accessibility-related information and support needs. This section includes a voluntary question asking whether an employee has any accessibility requirements or accommodation that would help them perform their role

more comfortably and effectively. Where disclosed, this information supports timely and appropriate accommodation discussions.

These feedback mechanisms ensure individuals have multiple, flexible ways to share input and help support a culture of trust, inclusion, and continuous improvement.

1. EMPLOYMENT

INITIATIVES

1.1 Commitment to Accessible and Inclusive Employment

Haventree Bank remains committed to identifying, removing, and preventing barriers within employment practices in alignment with the Accessibility for Ontarians with Disabilities Act (AODA). Through a combination of strong governance, people-focused practices, accessible systems, and inclusive technology, accessibility continues to be embedded across the employee experience. Accessible digital tools, including an internal HR support agent, are also used to support employees' access to workplace information. Further details are outlined in the Information and Communication Technologies section.

By enabling employees to obtain support and answers independently and in accessible formats, these tools help promote equity, consistency, and inclusion across the employment lifecycle.

1.2 Supporting Employee Wellbeing and Reducing Barriers to Participation

Haventree Bank continues to strengthen inclusive and accessible employment practices by enhancing employee support that reduce barriers to participation across different life stages and needs.

During the reporting period, the Bank introduced and maintained a range of benefit enhancements and workplace practices aimed at supporting employee wellbeing, mental health, and caregiving responsibilities:

- Implementation of a parental leave top-up program, providing salary continuance for a defined period, to help reduce financial barriers during caregiving transitions
- Expansion of mental health coverage financial coverage under the group benefits program, improving access to a broader range of mental health services and practitioners
- We continue the provision of a Health and Wellness Spending Account, enabling employees to address diverse health, wellness, and accessibility-related needs in a flexible manner
- Continued access to a 24/7 Employee Assistance Program (EAP), offering confidential support for mental health, personal, and family-related matters
- Introduction of flexible and gradual return-to-work arrangements following parental leave, supporting employees in transitioning back to work in a way that aligns with their individual circumstances
- Mental Health and Neurodiversity Awareness webinars were delivered to advance understanding of psychological health and diverse cognitive needs in the workplace, reduce stigma, and strengthen inclusive practices, supporting a more accessible and barrier-free environment for Persons with Disabilities.

- An annual onsite wellness initiative, consisting of a 48-hour massage chair program, was delivered to support employees' physical and psychological wellbeing, contributing to a more accessible, health-conscious, and inclusive workplace environment for all employees, including Persons with Disabilities.

Together, these initiatives contribute to a more accessible workplace by supporting employees' physical and psychological wellbeing, reducing barriers related to mental health, and enabling employees to balance work and caregiving responsibilities. These efforts reinforce Haventree Bank's commitment to fostering an inclusive environment where all employees can fully participate and thrive.

1.3 Inclusive Hiring and Employment Practices

Haventree Bank continues to strengthen its inclusive employment practices through policy, training, and recruitment activities. All job postings include an inclusive employment and accommodation statement, clearly communicating the availability of accessible support throughout the recruitment process. Job descriptions are written in clear, concise language and intentionally reflect the organization's commitment to diversity, equity, and accessibility. The organization's HRIS onboarding gateway further supports inclusive employment practices. The platform is intuitive and features self-service capabilities that enable candidates to complete onboarding tasks independently, enhancing accessibility and reducing potential barriers during the transition into employment.

During the current reporting year, targeted manager training was delivered to strengthen awareness of accessible, inclusive, and bias-aware hiring practices. This training is designed to support managers in identifying and removing barriers throughout the recruitment and onboarding process. The training will continue to be offered twice annually to reinforce consistent, equitable employment practices and support an inclusive workplace culture.

1.4. Fairness, Inclusion, and Psychological Safety

Employee feedback continues to reflect positive progress in fostering an inclusive, respectful, and psychologically safe workplace. In our latest employee survey, 97% of employees agreed that "this is a physically safe place to work" (+2 year over year), while 94% agreed that "people are treated fairly regardless of age, sex, race, disability, or sexual orientation" (-1 year over year). In addition, results related to caring culture and community showed meaningful improvement, with 87% of employees agreeing that "people care about each other here" (+9 year over year). These results demonstrate continued momentum in strengthening an accessible and inclusive workplace culture, while reinforcing the importance of ongoing efforts to remove barriers, support psychological safety, and promote equitable employee experiences for all employees, including people with disabilities.

2.COMMUNICATION, OTHER THAN INFORMATION AND COMMUNICATIONS TECHNOLOGIES

INITIATIVES

2.1 Accessible Workplace Communication Supports

Haventree Bank promotes accessible communication across the workplace by encouraging employees to use the built-in accessibility features available in Microsoft 365 and Windows platforms. These features, including screen readers, voice recognition, live captions, high-contrast settings, and immersive reading tools support a wide range of accessibility needs and preferred working styles.

In addition, Microsoft Copilot is available to all employees. This AI-powered tool supports accessibility by assisting with content summarization, document creation, email drafting, and task organization. By offering flexible ways to receive and produce information, Copilot helps employees communicate more effectively in ways that reflect their individual abilities and preferences.

Together, these tools reflect Haventree Bank's broader strategy to embed accessibility into day-to-day workplace communication and enable employees to interact confidently, efficiently, and inclusively.

To support adoption, ongoing awareness initiatives and internal communications highlight the availability and benefits of these accessibility features. Employees also have access to knowledge-sharing resources and self-guided learning materials, which help them integrate accessible communication tools into their daily workflows.

2.2 Ongoing Accessibility Education and Awareness

Haventree Bank continues to strengthen accessible communication through regular education and awareness activities. Internal training modules and educational posters are available to all employees, reinforcing accessibility knowledge and promoting best practices across the organization.

The IDEA (Inclusion, Diversity, Equity, and Accessibility) Committee plays an active role in maintaining awareness by sharing accessibility insights, updates, and learning highlights through the monthly internal newsletter, helping keep accessibility visible and relevant throughout the year.

In addition, a mandatory, company-wide accessibility training session titled "AODA: How to Lend a Helping Hand" is delivered to all employees. This training is a core component of the onboarding program for new hires and is also provided as a recurring annual refresher for all staff. The session reinforces individual and collective responsibility for accessible communication and supports a workplace culture that respects and accommodates people of all abilities.

2.3 Multilingual and Sign Language Communication Support

To further reduce communication barriers, Haventree Bank has established a volunteer-based communication support network composed of employees who are multilingual and proficient in sign language. This network provides support to clients and internal stakeholders who may require language assistance or alternative communication methods.

This initiative directly supports accessible communication for individuals who are Deaf, hard of hearing, or non-native English speakers, reinforcing the Bank's commitment to inclusive service delivery and respectful communication.

To strengthen this initiative, a formal database of volunteers has been finalized and is actively used upon request. The database supports both internal and external communication needs, including assistance with interpretation, translation, and general communication support when required.

2.3 Enhancing Accessibility Through Multilingual Communication

To support accessible communication beyond information and communications technologies, the organization continues to leverage external translation services through Alexa Translations. The vendor provides multilingual and plain-language translation services that help reduce language barriers and improve comprehension across diverse audiences.

3. THE PROCUREMENT OF GOODS, SERVICES AND FACILITIES INITIATIVES

INITIATIVES

3.1 Document Accessibility

Haventree Bank continues to follow established processes to ensure client-facing documents are accessible. All client-facing PDF documents are centrally maintained to enable timely access when alternate formats are requested.

Documents are made available upon request in accessible formats, including braille, through a trusted third-party supplier. These measures support continued compliance with accessibility requirements, including prescribed fulfillment timelines.

3.2 Vendor Accessibility in Procurement

Accessibility remains a key consideration in Haventree Bank's procurement and third-party risk management processes. When assessing goods, services, or facilities from external vendors, accessibility requirements are reviewed as part of the vendor onboarding and evaluation process.

Vendors are asked to confirm alignment with recognized accessibility standards or demonstrate accessibility capabilities relevant to the products or services being provided. This approach helps reduce the risk of introducing accessibility barriers through third-party solutions and supports compliance with accessibility legislation.

4. INFORMATION AND COMMUNICATION TECHNOLOGIES

INITIATIVES

4.1 Digital Accessibility Support Tools

As part of our commitment to accessible information and communication, Haventree Bank has introduced the TLC Agent, a digital support tool designed to help employees access Human Resources information and assistance in an inclusive and timely manner.

The TLC Agent supports accessibility by providing employees with self-service access to HR policies, benefits information, and workplace resources. By offering information on demand and in a consistent format, the tool helps reduce barriers related to communication, information access, and cognitive load.

This digital support complements existing HR processes and contributes to an inclusive workplace by enabling employees to obtain guidance and support independently, while respecting privacy and individual needs.

4.2 Accessibility Test Plan and Strategy for new digital tools

Haventree Bank continues to strengthen the accessibility of its digital platforms by aligning website design and development practices with Web Content Accessibility Guidelines (WCAG) 2.1. Accessibility considerations are embedded throughout the design and build process to support an inclusive online experience for all users, including individuals who rely on assistive technologies.

The Bank's current website incorporates accessibility best practices to improve usability and navigation for people with diverse abilities. These practices support keyboard navigation, screen reader compatibility, clear content structure, appropriate color contrast, alternative text for images, and accessible online forms. Together, these measures help ensure that information and services are perceivable, operable, understandable, and robust.

Accessibility testing is conducted as part of the development and quality assurance process to identify and address potential barriers. Issues identified through testing are tracked and addressed through planned improvements, supporting continuous enhancement of the website's accessibility over time.

To support long-term sustainability, accessibility guidelines are documented and applied to guide future digital development and updates. This approach helps ensure that accessibility remains a core consideration as the Bank's digital presence continues to evolve.

4.3 Enhancing Digital Accessibility within HR Systems

The current HRIS continues to support accessibility by aligning with WCAG 2.1/2.2 AA standards and incorporating key assistive features, including screen reader compatibility, keyboard-only navigation, and high-contrast, zoom, and mobile-responsive interfaces. The platform is designed to enable users with visual and motor impairments to independently access and navigate core functionalities such as schedules, timecards, and payroll through structured layouts, clear labeling, and compatibility with assistive technologies.

Accessibility remains an area of ongoing enhancement. While the system demonstrates partial compliance at this stage, continuous improvements are being made through regular testing, user feedback, and accessibility-focused design updates to further strengthen usability and inclusivity.

4.4 Digital Accessibility Audit and Quality Assurance

Building on commitments outlined in the previous reporting period, accessibility continues to be embedded within Haventree Bank's overall quality assurance and digital delivery framework rather than treated as a standalone activity. Accessibility considerations are integrated throughout the lifecycle of new and enhanced digital initiatives, supporting consistent alignment with recognized accessibility standards, including WCAG 2.1 Level AA.

A standardized accessibility testing framework has been established to guide digital delivery activities. This framework defines testing objectives, scope, methodologies, tools, and governance practices to support consistent evaluation and remediation of accessibility requirements across platforms.

Haventree's approach follows a structured, end-to-end model:

- **Discovery:** Early identification of applicable accessibility requirements, potential risk areas, and relevant success criteria.
- **Design:** Review of designs, components, and user journeys to proactively identify and address potential accessibility gaps prior to development.
- **Execution:** A combination of automated and manual accessibility testing techniques, including keyboard navigation, screen reader compatibility, color contrast validation, and form and input behavior testing.
- **Reporting:** Clear documentation of findings, severity levels, and recommended remediation actions, including confirmation testing once issues are addressed.

Accessibility testing is integrated into sprint-level quality assurance activities and supported through ongoing collaboration between product, design, and development teams. Findings are reviewed through structured forums to support prioritization, remediation planning, and consistent implementation of fixes.

For major releases and market launches, comprehensive accessibility regression testing is conducted to assess platform-wide compliance and usability. This work concludes with formal accessibility outcomes documentation summarizing testing coverage, remediation progress, and any remaining considerations, ensuring transparency and accountability.

As digital features continue to evolve, accessibility testing remains an ongoing component of development cycles to identify and address issues early. In addition, Haventree Bank is exploring opportunities to enhance accessibility validation through user-centered testing approaches that consider real-world use of assistive technologies, further strengthening the organization's commitment to inclusive digital experiences.

5. THE BUILT ENVIRONMENT

INITIATIVES

5.1 Office Accessibility Features and Visitor Support

Haventree Bank continues to maintain accessible office features to support employees and visitors. Office entrances include automatic door openers, and locations remain accessible via public transportation, with accessibility and transit information available online.

A virtual front desk assistance system, including a tactile notification device, continues to support a barrier-free and independent visitor experience for individuals with visual or mobility-related disabilities.

Haventree Bank continues to support accessible facilities across its office locations. In the Toronto office, accessible washrooms are available on every floor, and a universal washroom is located within the building, supporting a range of accessibility needs. In the Calgary office, an accessible washroom is available within the building, ensuring employees and visitors have access to essential, barrier-free facilities.

As part of the recent relocation to a new office in Calgary, accessibility considerations were integrated from the early planning and design stages. The Bank worked closely with internal stakeholders and external partners responsible for the design and setup of the space to ensure accessibility requirements were embedded throughout. Enhancements include accessible kitchen features such as appropriate sink height and layout, the use of braille signage to support navigation, and careful selection of wall colours to ensure sufficient contrast for individuals with visual impairments. These considerations were incorporated to promote usability, independence, and an inclusive experience for all employees and visitors.

These features contribute to an inclusive built environment and support dignified, independent access for individuals with diverse needs.

5.2 Built Environment Accessibility Enhancements

As part of ongoing efforts to improve accessibility, Haventree Bank continue to enable an accessible environment engaged accessibility specialists to conduct built environment assessments at its Toronto and Calgary offices. These assessments focused on identifying opportunities to enhance accessibility, particularly for individuals with vision loss and mobility needs.

Improvements implemented or underway as a result of these assessments include:

- **Clear and unobstructed hallways**, supporting safer navigation. This has been embedded into regular health and safety inspections to ensure sustained compliance.
- **Enhanced accessibility in newly designed office spaces**, including ergonomic stand desks, ergonomic seating, accessible kitchen fixtures, open pathways to support mobility, and visual contrast treatments on glass walls to improve visibility.
- **Installation of an accessible coffee station**, featuring braille markings, voice-activated functionality, and wheelchair-accessible design.

5.3 Accessible Workplace Design

As Haventree continues to grow, exploring further enhancements, including tactile signage, additional visual contrast features, wayfinding supports, and staff awareness to better assist individuals with vision loss. While some improvements are phased in according to budget planning cycles, accessibility remains a key consideration in all workplace design decisions.

6. THE DESIGN AND DELIVERY OF PROGRAMS AND SERVICES

INITIATIVES

6.1 Inclusive Design in Programs and Digital Services

Haventree Bank continues to apply a user-centred and accessibility-informed approach to the design and delivery of its programs and services. As outlined in the previous year's report, accessibility considerations remain embedded from the earliest stages of product and service development to help ensure inclusive experiences for individuals with diverse abilities. During the current reporting period, this approach was reinforced through the rebuilding of the Bank's website, which was designed to align with recognized accessibility standards and inclusive design principles. Accessibility considerations were incorporated throughout the design and development process to support equitable access to information and digital services.

In addition, Haventree Bank completed a corporate rebranding initiative, including updated logo and brand guidelines. Accessibility was a key consideration in this work to help ensure that visual elements, color usage, and design standards support readability, clarity, and inclusive communication across platforms and materials.

The Design and Product teams continue to integrate accessibility standards into their

workflows and conduct usability and user-based testing to gather feedback on clarity, functionality, and accessibility. Insights from these activities inform ongoing improvements and support the delivery of programs and services that are intuitive, inclusive, and responsive to user needs.

7. TRANSPORTATION

INITIATIVES

7.1 Accessible Parking Availability

Haventree Bank provides designated accessible parking spaces at its office locations in Toronto and Calgary in accordance with the AODA Design of Public Spaces Standards. These barrier-free parking spaces are located close to building entrances to support safe and convenient access for individuals with mobility-related disabilities.

Accessible parking stalls are clearly identified through appropriate signage and the international wheelchair symbol, including markings on the ground and posted signs. These spaces are properly maintained to ensure they remain barrier-free and functional at all times. Accessible parking remains available upon request, and the Bank continues to monitor and maintain these spaces to support equitable access to its workplace environments.

7.2 Transportation Accommodations for Employees, Visitors, and Candidates

Transportation-related accommodation for visitors, job candidates, and employees with disabilities continue to be offered upon request to support equitable access to the workplace and related activities.

Internally, Haventree Bank maintains a structured accommodation request process that supports employees who may require flexible work arrangements, including modified work schedules or remote work options, to support their ability to perform their roles effectively and comfortably.