

Annual Accessibility Progress Report

Publication date June 1, 2026

Santander Consumer Bank (“Santander” or “the Bank”) became a federally regulated Bank on March 5, 2025, and March 5, 2026, marked our first year of banking operations. Our commitment to accessibility is rooted in our values and behaviours expressed in our **‘The Santander Way’** and our aim to be a Simple, Personal and Fair bank. The Santander Way is how we live out our corporate values. The Santander Way underscores our strong commitment to identify, prevent, and remove barriers so that people with disabilities can access our workplace, services, and information in a way that is inclusive and respectful.

In 2025, our priority was to establish the foundation of our accessibility program, by building out its governance, and by designing the supporting processes that ensure accessibility is built into our daily operations. This report provides an update on accessibility-related activities undertaken by the Bank during the period ending May 31, 2026, and provides information on how we plan to continue to build our accessibility program at Santander.

General

How to Provide Feedback

Email: hr@santanderconsumer.ca
Phone: 1 888-486-4356
Mail: #200, 4245 97 Street NW, Edmonton, Alberta, Canada, T6E 5Y7

How to Provide Feedback Anonymously

To give anonymous feedback, please call us and indicate that you want to leave anonymous feedback, or you can send anonymous feedback to our mailing address

Phone: 1 888-486-4356
Mail: #200, 4245 97 Street NW, Edmonton, Alberta, Canada, T6E 5Y7

Alternative Formats

You can use the contact information above to request this progress report or our feedback-process description in alternate formats (for example: print, large print, Braille, audio, or an

accessible electronic format). We will provide the format you ask for as soon as possible, within the prescribed regulatory timeframes.

Consultations

The Bank is yet to conduct formal consultations with people with disabilities or community groups. The consultations were delayed to allow the Bank to prepare for more meaningful consultation with these groups by the Bank first identifying and addressing any known foundational requirements such as physical accessibility.

On the issue of physical accessibility, the Bank's current location does not provide optimal access for persons with disabilities. The Bank seeks to address this by relocating its offices. The past year has involved amongst other things sourcing a new office location and engaging with office design consultants. Plans for the relocation are fully underway and are planned to be completed by end of 2026. Accessibility is a fundamental aspect of the Bank's relocation plans. Once the Bank has established this baseline accessibility program infrastructure, the necessary consultations will be undertaken to mature the Bank's accessibility program. We, however, continue to monitor and address accessibility concerns when they arise.

Feedback

Accessibility improves when people feel comfortable to speak up about what works and what does not. Through The Santander Way, the Bank conducts periodic awareness campaigns as well as solicits feedback from employees. This way we encourage everyone to Think Customer and Speak Up – part of our core values; and we treat feedback as a key input to making our workplace and services Simple, Personal and Fair. We openly welcome and encourage feedback from anyone wishing to provide it.

Areas in Section 5 of the Accessible Canada Act

Employment

Barrier 1: Our current number of job applicants and employees hired with disabilities is lower than labour market availability.

- Santander is conducting a compensation review and benchmarking exercise that allows it to confirm that its employment and compensation practices do not include any

discriminatory practices and ensures inclusivity and equity in the Bank's hiring and employment activities. As part of this initiative, a wholistic update of our job descriptions which we use when posting recruitment opportunities has occurred. The update ensured that plain, inclusive, accessibility-conscious language was used to draft the job descriptions and thereby reduce barriers for all candidates.

Build Environment

Barrier 2: Our office location is rented and is in a building with shared spaces. Some building spaces limit the mobility of employees and visitors with disabilities.

- The Bank conducts a monthly building walkthrough to ensure that maintenance and accessibility issues are documented and promptly addressed with the building managers. However, to fully address this barrier, management determined that the most appropriate path forward is to relocate the Bank's offices to a new building that adequately addresses physical accessibility. The relocation plans are fully underway and will be completed before end of FY 2026.

Information and communication technologies (ICT)

Barrier 3: Currently, individuals must request that the Bank's accessibility features be turned on or activated and this limits the ability of these individuals with disabilities to use those features.

- The Bank has started to explore user-enabled accessibility technologies, to ensure alignment with future facing digital accessibility requirements.

Barrier 4: The inaccessibility of technologies in commonly used meeting and collaboration spaces can limit the ability of facilitators and attendees to participate meaningfully.

- With the anticipated office relocation, the Bank aims, prior to occupation, to ensure that the new office meeting and collaboration spaces offer a barrier free environment that is adequately supported by appropriate technologies.

Barrier 5: Our Bank does not have a uniform process to ensure alternate formats, such as braille or captioned audio, for the information and communications it issues to employees and Canadians.

- Santander has in the past year put the necessary processes in place to appropriately respond to accessibility requests for information in alternate formats, including French.

Communication, other than information and communication technologies

- We did not identify barriers in this area.

Procurement of goods, services and facilities

Barrier 6: Accessibility considerations are not fully embedded in the Santander's procurement framework and tools

- Santander has designed a robust third-party risk management program to ensure that all necessary stakeholders are consulted during the onboarding process of a new vendor, and appropriate controls are embedded prior to implementation. We plan to review the third-party risk program to ensure it is aligned with the Bank's accessibility requirements.

Design and delivery of programs and services

- We did not identify barriers in this area.

Transportation

- We did not identify barriers in this area.

Conclusion

In our first year as a federally regulated bank, we focused on building the governance and building engagement for a strong accessibility program. With our continuous improvement mindset, we remain committed to continuing to remove identified barriers for employees, customers and the public. We are also committed to deploying other accessibility standards in a way that is both sustainable and scalable. If you would like to share any feedback with us, you are welcome to do so by using any of the contact methods listed in the General section above.