

Executive Summary

At Santander Consumer Bank (our "Bank", "Santander"), our commitment to accessibility is rooted in our values.

Our global culture, "The Santander Way", encompasses our purpose "to help people and businesses prosper", our aim, "to be the best open financial services platform, acting responsibly and earning the trust of our people, customers, shareholders and communities", and our "Simple, Personal and Fair" values and lastly, our behaviours.

Simple: We offer customers **an accessible service**, with simple and easy-to-understand products. We use simple language and improve our processes daily.

Personal: We serve our customers in a **personalised way**, offering products and services that are tailored to **their needs**. We want every employee and customer to feel valued and treated in a unique way.

Fair: We treat our **employees and customers fairly and equally**; we are transparent, and we deliver on our promises. We have good relations with the various stakeholders because we understand that what is good for them is also good for Santander.

Our efforts to achieve accessibility are deeply connected to, and mutually reinforced by our behaviours:

"The Santander Way", reflects five critical behaviors that we want everyone to follow. This will help us speed up our transformation towards a more simple, personal and fair bank. By embedding T.E.A.M.S. in our day-to-day lives, Santander will lead the way for changing the future of banking.

Think Customer-I care about our customers, so I go the extra mile to earn their trust and loyalty.

Embrace Change-I embrace new challenges, and I see new ways of doing things as an opportunity to grow.

Act Now-I take accountability and manage risks, accordingly, always keeping things simple.

Move Together -I seek opportunities to promote collaboration and work together to achieve common goals.

Speak up -I feel free to raise any idea, ask any question or escalate any issues or risks, building an environment of respect and trust. I am comfortable sharing and receiving feedback.

Santander's p`riorities, including ongoing work in support of Diversity, equity, and inclusion

- Legislation, such as the *Canadian Human Rights Act*, the *Accessible Canada Act*, the *Canadian Charter of Rights and Freedoms*, the *Canadian Labour Code* and the *Employment Equity Act*
- The United Nations' *Convention on the Rights of Persons with Disabilities*

We recognize that accessibility is an ongoing and central element of being an inclusive organization. That's why the plan we've developed to continue improving our accessibility builds on our inclusive mindset and practices.

We can be inclusive and accessible only when we understand and meet the needs of those of us with disabilities. For that reason, this plan has been developed in consultation with employees who identify as having a disability and with key external stakeholders, including organizations that serve people with disabilities.

Through the plan's development, we have identified ways to improve accessibility in five of the seven priority areas under the *Accessible Canada Act*. We have also looked at leading practices from other organizations to help identify other opportunities for improvement.

While this is Santander's first formal accessibility plan, it builds on previous investments and successes. These include:

- Plans to move the location of our Bank to a more accessible site in the Summer of 2025
- improvements to the accessibility of our website and technology platforms, engagements and learning opportunities

The world around us is complex, and identifying and removing the barriers that people with disabilities face requires:

- open and honest conversations and reflection
- authentic and concrete commitments

Change takes time, and this plan will guide us in our efforts to improve accessibility over the next three years.

About this plan

This accessibility plan applies to Santander Consumer Bank ("Santander", our "Bank").

Our accessibility vision statement

Santander is accessible to all employees and Canadians, including persons with disabilities. We value the contributions individuals with disabilities bring to our culture, workplace and communities.

Reporting on our plan

As required by the *Accessible Canada Act*, we will publish a status report every year that shows our progress against our commitments. We will review and update our accessibility plan **every three** years. We will also measure our overall progress and how the plan influences the culture and experiences of our organization.

The *Accessible Canada Act* includes seven principles¹

- Everyone must be treated with dignity.
- Everyone must have the same opportunity to make for themselves the life they are able and wish to have.
- Everyone must be able to participate fully and equally in society.
- Everyone must have meaningful options and be free to make their own choices, with support if they desire.
- Laws, policies, programs, services and structures must take into account the ways that different kinds of barriers and discrimination intersect.
- Persons with disabilities must be involved in the development and design of laws, policies, programs, services and structures.
- Accessibility standards and regulations must be made with the goal of achieving the highest level of accessibility.

Addressing areas identified in the Accessible Canada Act

Santander identified barriers in four of the seven areas identified in the Act, as well as actions to address them.

1. Employment

Accessibility must be ensured at every stage of employment. This means accommodation must be made available to candidates and employees upon request and accessibility should be embedded into policies, processes and practices, including:

- recruitment
- employee onboarding
- professional development
- business travel
- short- and long-term disability leaves
- return-to-work processes
- redeployment

Desired outcomes

- Our Bank attracts qualified candidates with disabilities based on their availability on the labor market and our corporate representation goal for employees with disabilities in our workforce.
- Employees with disabilities report being treated with respect at a level that matches those of all employees, in the candidate application surveys.

Barrier 1

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

Actions

- Enhance the careers section of our website to increase visibility of Santander jobs among Canadians with disabilities and signal our commitment to their inclusion in our workforce.
- Educate hiring managers on accessibility and how they can ensure barrier-free hiring, selection and accommodation process.

- Benchmark current recruitment, selection and onboarding practices against leading accessibility practices.

2. Built environment

The built environment comprises human-made structures, features and facilities—it's the physical environment where people live and work. Newly developed or redesigned buildings and public spaces are expected to incorporate universal designs and to be usable by all people, to the greatest extent possible, without the need for adaptation or specialized design.²

Desired outcomes

- Our Bank's office building is easy for employees and visitors with disabilities to access.
- We identify and remove architectural and physical barriers quickly and effectively.

Barrier 2

Some building spaces continue to limit the mobility of employees and visitors with disabilities.

Actions

- Prioritize and update the accessibility features of key meeting rooms.
- Work with Building Maintenance and Management to fix and maintain handicap door controls.
- Establish a standing Health and Safety Committee to perform walks that include accessibility checklists.

3. Information and communication technologies

Information and communication technologies are various technological tools and resources used to transmit, store, create, share or exchange information.³

Desired outcomes

- An increase in available self-serve technology and accessibility features enhances in person and hybrid meeting experiences and participation.
- Employees, guests and facilitators are more fully able to participate in training, conferences and other events hosted by Santander.

Barrier 3

The requirement for individuals to request that accessibility features be turned on or activated limits the ability of employees and guests with disabilities to use them.

Actions

- Develop standards for the application of simultaneous interpretation, translation and captioning functions for key meetings and conferences, when appropriate.
- Raise awareness of accessibility features for in-person and hybrid meeting technologies.
- Ensure Santander continues to meet web 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.

Actions

- Review the technology used in common conference, learning and meeting spaces to ensure that it meets a high level of accessibility and respects all legal and policy requirements.

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.

Actions

- Identify service providers and develop contracts or agreements to create alternate formats, where appropriate.
- Catalogue and store documents and materials requested in alternative formats.
- Prepare key accessibility resources in alternative formats so that they are ready to be distributed upon request.

4. Procurement of goods, services and facilities

The *Accessible Canada Act* requires us to consider accessibility requirements for procurement and include accessibility as part of the provision of goods, services and facilities, where appropriate (e.g., accessible technology, materials and amenities).

Desired outcomes

- Accessibility becomes a part of our procurement expectations, and goods and services we purchase are accessible from the beginning.
- Business lines cultivate procurement practices that respect the inclusion of persons with disabilities.

Barrier 6

Accessibility considerations are not fully embedded in the Santander's procurement framework and tools.

Actions

- Revise the procurement policy to reinforce that accessibility must be considered when procuring goods and services.
- Embed accessibility considerations into procurement templates (e.g., requests for proposals) so that they inform the selection of external vendors, products and services that will abide by the requirements of the *Accessible Canada Act*.

Future Forward

Santander remains committed to building an accessible culture and environment where everyone—including people with disabilities—can participate and grow.

- We will conduct an organization wide survey.
- We will invite employees with disabilities to share feedback in a focus group or interview session.
- We will launch a working group composed of representatives from Finance, Operations, Human Resources, Information Technology Services, the Enabled employee resource group and the Cross Canadian Sales Force to collect data about our current accessibility gaps or issues.

We will also seek outside sources and feedback from external stakeholders. These include:

- Organizations serving people with disabilities to review and improve Santander's policies.
- Other financial institutions' accessibility policies and procedures

Appendix: Definitions

Accessibility: The degree of ease that something (e.g., device, service, physical environment and information) can be accessed, used and enjoyed by persons with disabilities. The term implies conscious planning, design or effort to make sure something is barrier-free to persons with disabilities. Accessibility also benefits the general population by making things more usable and practical for everyone, including older people and families with children.⁵

Barrier: The *Accessible Canada Act* defines a barrier as “anything—including anything physical, architectural, technological or attitudinal, anything that is based on information or communications or anything that is the result of a policy or a practice—that hinders the full and equal participation in society of persons with an impairment, including a physical, mental, intellectual, cognitive, learning, communication or sensory impairment or a functional limitation.”

Disability: The *Accessible Canada Act* defines a disability as “any impairment, including a physical, mental, intellectual, cognitive, learning, communication or sensory impairment—or a functional limitation—whether permanent, temporary or episodic in nature, or evident or not, that, interaction with a barrier, hinders a person's full and equal participation in society.

1. Employment and Social Development Canada, “[Summary of the Accessible Canada Act.](#)”[↵]
2. National Disability Authority, [Centre for Excellence in Universal Design](#) (2020).[↵]
3. UNESCO Institute for Statistics, “[Information and communication technologies \(ICT\)](#)” (2022).[↵]
4. See World Wide Web Consortium (W3C), “[Web Content Accessibility Guidelines \(WCAG\) 2.1,](#)” W3C Recommendation (June 5, 2018).[↵]
5. Ontario Human Rights Commission, “[Appendix 1: Glossary of human rights terms.](#)”[↵]