



Citi Canada Accessibility Plan 2026

General

To request a copy of the Citi Canada Accessibility Plan, Citi Canada Accessibility Plan Progress Report, or our Feedback Process in an alternate format, please reach out to the contact noted below. For questions on any of our accessibility initiatives, or to provide feedback about any barriers encountered when dealing with Citi Canada or Citi Canada's implementation of our Accessibility Plan, please contact:

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Accessible formats of this document are available at no cost, upon request.

Accessible formats available include print, large print, Braille, audio format, and an electronic format that is compatible with adaptive technology that is intended to assist persons with disabilities.

Accessibility Statement

Citibank Canada, Citibank, N.A., Canadian branch, Citi Cards Canada Inc. and Citi Canada Technology Services ULC (collectively, "Citi Canada") is committed to providing the best possible service to all of our customers, including people with disabilities. Citi Canada is also committed to providing an inclusive workplace for our employees. To us this means ensuring that customers and employees with disabilities are respected for who they are, that employees can reach their full potential, and that customers can access our products and services in a manner that respects dignity and independence.

Citi Canada is committed to complying with the requirements of the *Accessible Canada Act* (the "ACA"), and to meeting the accessibility needs of persons with disabilities in a timely manner, through the implementation of the requirements of the ACA and its applicable regulations. Citi Canada believes in integration and equitable opportunity through a diverse and inclusive environment, and is committed to identifying, preventing, and removing barriers to accessibility and meeting accessibility requirements.

While regulations to the ACA are being developed, Citi Canada has developed this Multi-Year Accessibility Plan (the "Accessibility Plan") which conforms with the requirements of the *Accessibility for Ontarians with Disabilities Act, 2005* (the "AODA") and its regulations. This Accessibility Plan outlines the steps Citi Canada has taken and is planning to take to identify, prevent and remove barriers to accessibility and to improve opportunities for people with disabilities.

Consultations

In support of Citi Canada's commitment to establishing a diverse and inclusive workforce, we invited employees to participate in the **2026 Accessibility Consultation Survey** which was an online survey that took place in March 2026. It was made available to all Citi Canada employees, including those with disabilities. This voluntary survey helps Citi to examine our work environment, buildings, and employment policies, processes and practices to identify potential barriers to accessibility for all Citi employees. The survey asked the following questions in relation to accessibility:

- When identifying as a person with a disability, my employment at Citi will not be negatively impacted.
- Citi Canada workplaces are accessible for those with disabilities.
- All necessary work areas at Citi Canada locations are accessible to me with my current mobility level.
- Assistive technologies available within Citi are easy to use (e.g. Microsoft Office Accessibility Check, Zoom's caption/transcript functionality).
- Contents on Citi websites are easy to navigate and read.
- If I become disabled or injured and need accommodation (either temporarily or permanently) to do my job, I would not hesitate to ask for it.
- I would feel comfortable communicating my accessibility needs to my manager and colleagues.
- I would not hesitate to raise any feedback or concerns regarding barriers to accessibility.
- I am aware of Citi's accessibility guidelines and where to obtain resources.

The 2026 Accessibility Consultation Survey results indicate a strong sense of support and accessibility amongst respondents. Over 82% would not hesitate to ask for accommodation (either temporarily or permanently) if they become disabled or injured, and over 82% would feel comfortable communicating their accessibility needs to their manager and colleagues. Furthermore, nearly 90% feel that all necessary work areas at Citi Canada locations are accessible to them based on their current mobility level.

The majority of the feedback received related to perceived building accessibility limitations (e.g., automatic doors). It is important to note that all Citi building locations meet legislative requirements. However, feedback from the survey will be shared with Citi's Real Estate Services team for further review.

Despite all accessibility and accommodation resources being included in our Employee Handbook, a bi-weekly employee newsletter, and on internal websites, survey feedback indicated that some employees would like more education. This finding will be shared with the Employment Equity Committee for awareness and inclusion in the upcoming Employment Equity Plan as appropriate.

What Citi Canada plans to do to improve accessibility:

- Citi Canada will continue to seek feedback from employees on opportunities to improve workplace accessibility. Feedback will be shared with the Employment Equity Committee.
- Should Citi Canada identify potential barriers to accessibility in services provided by vendors, Citi Canada will review the barriers and discuss with the vendors to determine what actions, if any, can be taken to remove the barriers.



- Citibank Canada and Citibank, N.A., Canadian branch will be working to comply with the Information and Communications Technologies (ICT) requirements set out in the Phase 1 Digital Technologies Accessibility Regulations (ICT Regulations) under the *Accessible Canada Regulations*.

What Citi Canada is doing to meet existing accessibility standards:

Employment

Citi Canada is building a diverse, equitable and inclusive bank with an equitable and inclusive culture where employees proudly reach their fullest potential. We recognize that unique individuals, collaborative teams, and inclusive leaders have far-reaching impact and are the engines of new ideas. It's our willingness to embrace the richness of our diverse teams, ideas and possibilities that drives our growth and progress.

We're embedding ownership for inclusion throughout our business. Holding ourselves to the highest standards means setting the tone from the top. Senior leaders are accountable for instilling an equitable and inclusive culture.

By incorporating sign language into major events like Citi CEO, Jane Fraser's global town halls, we send a powerful, top-down message of allyship. This visible action transforms a standard corporate broadcast into a statement on the importance of accessibility, ensuring that colleagues who are deaf or hard of hearing are not just accommodated, but are an integral part of the audience. It sets a standard for inclusivity and signals that every employee matters.

Citi Careers website is designed to attract diverse talent by showcasing our company culture, commitment to accessibility, and focus on inclusivity. Key features of the site include:

- A "Why Citi?" section highlights the company's values, collaborative work environment and benefits for a balanced life, as well as providing the opportunity for new graduates to participate in "Job Simulations" where individuals can build skills, and sample the day-to-day work in different business streams, as well as get noticed by recruiters.
- A prominent "People, Engagement and Inclusion" section details company-wide initiatives, showcases Inclusion Networks, and uses inclusive language and imagery to reflect its global and diverse workforce.

Citi Canada values its people and is dedicated to creating a supportive, accessible, and inclusive workplace for all.

Citi Canada is committed to fair and accessible employment practices and provides accommodation upon request during the recruitment, assessment, and selection processes. More specifically, Citi Canada notifies:

- job applicants about the availability of accommodations during the recruitment, assessment, and selection processes; and
- successful job applicants about its policies for supporting employees with disabilities as soon as possible after they are hired.



Citi Canada is committed to ensuring that reasonable accommodations are made available to employees with disabilities throughout the employment relationship. More specifically, Citi Canada:

- Has a documented process in place for developing individual accommodation plans and return-to-work policies for employees returning from disability leaves of absence;
- Partners with a third-party benefits provider to deliver a proactive, high communication disability management program that facilitates individualized return-to-work plans.
- Ensures requests for individual accommodation plans are reviewed by our third-party benefits provider in a collaborative manner that includes the employee, manager, and health care professionals.
- Regularly reviews our accommodation and return to work policies and processes to ensure they are legislatively compliant.

Citi Canada regularly reviews our employment systems, policies, and practices to identify and eliminate barriers related to employment, promotion, and training, or provides reasonable accommodations for the needs of our employees, up to the point of undue hardship.

In addition, Citi Canada is proud to have launched the Disability and Neurodiversity Inclusion Network in 2024. The Network's mission is to cultivate an inclusive and supportive environment that champions individuals with disabilities and neurodiverse talents, their caregivers, and allies. It is dedicated to fostering a strong sense of community and belonging, driving education on diverse abilities, and promoting access to Citi resources that empower all to thrive, ultimately attracting, developing, engaging, and retaining exceptional talent. The Network has hosted numerous events to raise awareness on accessibility and provide networking opportunities, for example:

- Citi's Assistive Technology Showcase. An online session highlighting the company's innovative approach to accessibility. Through live demonstrations, participants discovered a range of assistive tools and features designed to build a more inclusive and accessible workplace for all.
- Accessibility Immersive Experience. Participants visited four interactive stations (visual, auditory, cognitive, and physical) enabling participants to build empathy, understanding, and awareness through a physically immersive experience, learn more on etiquette and tips for allyship to make our environment and communication more inclusive, and connect with colleagues in a deeper and more meaningful way.

The Built Environment

Citi Canada ensures public spaces are accessible when building or making major modifications to its public spaces. Public spaces include:

- Service-related elements such as service counters, washrooms, and reception areas.

All of Citi Canada's offices in Toronto, Mississauga, Calgary, Montreal, and Vancouver include accessibility accommodations for people with disabilities visiting these offices. Employees greeting guests at the main reception of our offices assist as required to accommodate visitors with disabilities.

Citi Canada has put the following procedure in place when service disruptions are identified in relation to accessible parts of its public spaces:

- Citi Canada is advised by property management (as/if applicable) any time there is a disruption to access/other services at the building(s) where the public has access to its offices. Citi Canada provides temporary arrangements where necessary to accommodate public access to our business offices during times that accessibility is impacted.

In the event of a service disruption, Citi Canada will notify the public and provide information on available alternatives. Notice will be given for any disruption – planned or unplanned – that affects a location, technology or method required for accessibility by persons with a Disability. Notifications will be posted on the Citi Canada public website, or delivered via email or phone message, and, whenever feasible, displayed at the affected site in a reception area or other prominent areas of Citi Canada's premises.

Information and Communication Technologies (ICT)

Information about the availability of accessible formats and communication supports is posted on www.citigroup.com/global/about-us/global-presence/canada#furtherInformation.

Citi ensures an inclusive digital environment with a suite of accessibility tools and programs.

Our global calls, including those with CEO Jane Fraser, feature **American Sign Language (ASL) interpretation** and **real-time subtitles** on Zoom, ensuring colleagues who are deaf or hard of hearing can fully participate.

Our **Assistive Technology Program** provides essential tools and dedicated support, including:

- Screen readers and magnifiers
- Dictation software
- Software aids for color blindness and focus

To further empower our teams, we offer a dedicated support group and the instructional video, "Ways to be Accessible," to guide the creation of accessible content for all.

Accessible Websites

The www.citigroup.com/global/about-us/global-presence/canada website and its content comply with Web Content Accessibility Guidelines (WCAG) 2.0, Level AA requirements.

Communication, other than ICT

Citi Canada is committed to meeting the communication needs of people with disabilities. We will consult individuals with disabilities and consider their specific information and communication needs.

Citi Canada ensures all publicly available information, including our feedback process, is made accessible in accessible formats, upon request. Accessible formats available include print, large

print, Braille, audio format, and an electronic format that is compatible with adaptive technology that is intended to assist persons with disabilities.

Citi Canada also considers other accessibility options for staff in internal meetings and townhalls in cases where participants advise of accessibility needs.

Accessible Emergency Information

Citi Canada is committed to providing customers and clients with publicly available emergency information in an accessible way, upon request. We also provide employees with disabilities with individualized emergency response information, where required.

The Procurement of Goods, Services and Facilities

Citi Canada strives at all times to provide its products and services in a way that respects the dignity and independence of people with accessibility needs.

Citi Canada's Procurement team works with various internal departments to consider accessibility needs when procuring goods and services or facilities for Citi Canada. Examples include:

- Citi Realty Service: when completing work at any of our Canada office locations and when procuring furniture; and
- Information & Technology: assessing accessibility capabilities when considering technical solutions.

These departments bring the requirements to the Sourcing team who works to support the identified sourcing need.

Citi Canada welcomes customers with disabilities to use personal assistive devices to obtain, use or benefit from our products, services, or facilities. Additionally, Citi Canada encourages customers to use any other assistive measures Citi may offer to accommodate our customers' needs.

Citi Canada permits the use of a guide dog or other service animal and third parties in areas of its premises that are open to the public, as follows:

- a person with a disability who is a customer, or
- a member of the public seeking services, in the areas of its premises that are open to the public or third parties.

Citi Canada permits its customers and other members of the public with a disability to be accompanied by a support person to a meeting with Citi Canada staff if they wish to do so.

The Design and Delivery of Programs and Services

Employees

Citi Canada strives to foster an environment of transparent and purposeful communication. We encourage all staff to raise concerns regarding barriers to accessibility to enable Citi Canada to assess and take action to remove and prevent barriers in our workplace.

Customer Service

Citi Canada's *Accessible Customer Service Policy: Providing Goods and Services to People with Disabilities* available on the Accessibility page of the www.citigroup.com/global/about-us/global-presence/canada#furtherInformation website details our commitment to providing accessible customer service. It is available in alternative formats, upon request.

Feedback Process

Citi Canada is committed to improving accessibility and welcomes all feedback on our efforts. We encourage input, including anonymous submissions, regarding the implementation of our Accessibility Plan or any barriers encountered by our employees, clients, or members of the public.

Citi Canada provides a clear and accessible feedback process on our website, available to both the public and our employees. This process allows anyone to comment on the accessibility of our services and facilities.

Feedback, including comments and complaints, can be submitted by telephone, email, or in writing. Our procedure outlines the specific steps we will take in response to all feedback, including the actions that will be taken if a complaint is received.

Feedback received will be reviewed and, where appropriate, shared with the Employment Equity Committee, to determine if there are actions Citi can take to improve accessibility. Feedback received from 2026 Accessibility Consultation Survey will be incorporated into the 2027-2029 Employment Equity Plan.

To provide comments and suggestions, please refer to the "General" section on the first page of this Accessibility Plan for detailed instructions. Citi Canada will acknowledge receipt of all feedback, (unless submitted anonymously) through the same method by which it was received.

Upon request, we will provide a copy of our feedback process in an accessible format. Requests for Braille or audio formats will be fulfilled within 45 days of receipt, while all other formats will be provided within 15 days.

Training

Citi Canada is committed to providing training to employees, volunteers, and other staff members (“staff”) on the requirements of Ontario and Canada’s accessibility and human rights laws as they apply to people with disabilities. Consistent with this commitment, Citi Canada’s training program includes:

- mandatory online e-learning accessibility training for new staff; and
- biennial mandatory online e-learning accessibility training for existing staff.
- Training includes the following:
 - a review of the purposes of Ontario and Canada’s accessibility requirements which included the AODA and *Integrated Accessibility Standards* specific to the Information and Communications, Employment, and Customer Service Standards as well as the *ACA* and *Accessible Canada Regulations*;
 - how to interact and communicate with people with various types of disabilities;
 - how to interact with people with disabilities who use assistive devices, service animals, or support persons;
 - how to use equipment or devices available on the premises or provided by the business that may help with the provision of goods or services to people with disabilities;
 - what to do if a person with a disability is having difficulty accessing a particular good or service offered by Citi Canada; and
 - the processes that Citi Canada must follow to create, provide, and receive information and communications in a manner that is accessible to people with disabilities.

Kiosks

Citi Canada does not use self-service kiosks in the provision of its services to customers. However, in the event Citi Canada should look to introduce self-service kiosks to its future business plans, Citi Canada will consider the needs of people with disabilities when designing, procuring, or acquiring any self-service kiosks.

Review Process

Over the next few years, we will continue to meet legislative and regulatory requirements, including making updates to this Accessibility Plan as necessary and submitting compliance reports to the appropriate regulators, as required.

GLOSSARY

Accessibility means giving people of all abilities opportunities to participate fully in everyday life.

Accessible Formats may include, but are not limited to, large print, recorded audio and electronic formats, Braille, and other formats usable by persons with disabilities.

Assistive Device is any piece of equipment a person with a disability uses to help them with daily living (e.g., wheelchair, screen reader, listening device, cane).

Barrier means 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.

Communication Supports may include, but are not limited to, captioning, alternative and augmentative communication supports, plain language, sign language and other supports that facilitate effective communications.

Disability or **Disabilities** means 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, in interaction with a barrier, hinders a person's full and equal participation in society.

Service Animal is an animal used by a person with a disability for reasons relating to his or her disability.

Support Person means, in relation to a person with a disability, another person who accompanies him or her in order to help with communication, mobility, personal care or medical needs or with access to goods or services.