

SMBC Canada Accessibility Plan

This Accessibility Plan (the “Plan”) outlines the policies, practices, and actions that Sumitomo Mitsui Banking Corporation Canada Branch will implement in its operations to improve accessibility within the Bank. The Plan also incorporates and references the Bank’s existing accessibility policies and practices, where applicable.

The Bank is committed to treating all people, including individuals with disabilities, in a manner that respects their dignity and independence. We believe in integration and equal opportunity. To this end, we are committed to meeting the needs of individuals with disabilities in a timely manner and will endeavour to identify and remove barriers to accessibility in all aspects of the Bank’s operations. The Bank is also committed to ensuring compliance with the accessibility requirements contained in the Accessible Canada Act and its regulations (collectively the “Act”). This Plan outlines the steps the Bank is taking to meet those requirements and to improve opportunities for people with disabilities.

General:

Sumitomo Mitsui Banking Corporation (SMBC) is a Japanese multinational banking financial services institution owned by Sumitomo Mitsui Financial Group, Inc (SMFG). It is headquartered in Chiyoda, Tokyo, Japan. The group operates worldwide. It provides financial products and services to a wide range of clients, including small and medium-sized enterprises, large corporations, financial institutions and public sector entities.

Sumitomo Mitsui Banking Corporation, Canada provides commercial banking services including deposits, loans, foreign exchange transactions, and correspondents banking services to Canadian subsidiaries of Japanese companies, Canadian corporations as well as to various levels of government. SMBC, Canada Branch was established in 1982.

Diversity & Inclusion is core to SMBC Canada Branch. That’s why we’re committed to removing barriers to support the full and equal participation of all. To continue delivering on our commitment, we are improving our governance of accessibility for Persons with Disabilities.

How to Submit Feedback:

If you have feedback, would like a copy of the accessibility plan, or would like further information regarding the feedback process, please reach out to our Accessibility Office:

- Via Email: SMBCCB_Accessibility_Canada@smbcgroup.com,
- Via Mail: SMBC Canada, 222 Bay Street, Suite 1400, Toronto M5K 1H6.

Anonymous Feedback:

If you would like to provide anonymous feedback, please call at +1-416-368-4766.

Designated person to receive feedback:

The Associate, HR & CS at SMBC Canada Branch, is responsible for receiving feedback.

How Feedback Will Be Used:

All feedback received through the channels listed above will be reviewed and addressed according to our established process including any requests that require a response or remediation. The Bank will take steps as are necessary in the circumstances to resolve any issues or concerns raised in a manner consistent with the Plan.

Budget & Resources:

SMBC Canada Branch budgets for investments to enhance accessibility, focusing specifically on continuous improvement. These programs include making the offices accessible. The bank is continuing to identify, prevent and remove barriers.

Executive Summary:

The Accessible Canada Act, also known as Bill C-81, is a piece of federal legislation in Canada that aims to promote accessibility and inclusion for people with disabilities. The Act was passed into law on June 21, 2019, and it represents a significant step toward creating a more accessible and inclusive Canada. Its primary goal is to identify, remove, and prevent barriers that people with disabilities may encounter in areas under federal jurisdiction.

The ACA identifies the priority areas to pursue barrier-free accessibility; this Plan aligns with the ACA priority areas as per areas Described under Section 5 of the Act:

- Employment
- The built environment
- Information and communication technologies (ICT)
- Communication, other than ICT
- The procurement of goods, services and facilities
- The design and delivery of programs and services – Not applicable to SMBC Canada Branch
- Transportation – Not applicable to SMBC Canada Branch

SMBC Canada Branch's Plan is informed by and developed with Accessibility Standards Canada's "nothing without us" principle in mind.

This Plan outlines the actions we plan to take between 2024 and 2027. We will publish an updated Plan in 2027 and progress reports in the interim, in which will incorporate any feedback that we will receive.

Consultations

SMBC Canada Branch built this Plan in consultation with employees, internal and external stakeholders, persons with disabilities, to help ensure we understand and reflect the needs of our employees who have visible or invisible disabilities.

Consultations were conducted by virtual meetings and took place between Nov 14th 2023 to Feb 12th 2024. The Bank drafted this Plan to address the barriers that were identified in consultation, and the strategies described herein were made in accordance with the advice, instruction, and feedback we received on how to best remove and prevent such barriers.

SMBC also had conversations with accessibility experts including expert with lived experience for developing a comprehensive accessibility plan to help in significantly enhancing the overall inclusivity and accessibility of SMBC Canada Branch.

Glossary

ACA: Accessible Canada Act

Disability: 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.

Types of disabilities include, but are not limited to:

- Vision
- Mobility
- Speech
- Hearing
- Flexibility
- Dexterity
- Pain-related
- Learning
- Cognitive
- Developmental
- Mental-health related
- Memory

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 and includes:

- a physical barrier
- an architectural barrier
- an information or communications barrier
- an attitudinal behavioral barrier
- a technological barrier

- anything that is the result of a policy or a practice

Accessible formats: Refers to print, large print, Braille, audio format or an electronic format that is compatible with adaptive technology that is intended to assist persons with disabilities.

Areas described under Section 5 of the ACA

In accordance with the ACA, accessibility standards have been developed in the following areas. The Bank, in consultation with employees, internal and external stakeholders has identified barriers under each of those headings and have outlined the strategies and mechanisms by which they plan to remove and prevent them below.

EMPLOYMENT:

The Bank understands the need of a flexible work schedule. We offer our employees facility to work from home. We are also committed to diversity, equity, and inclusion in our hiring and human resources strategy. The Bank is committed to providing an atmosphere free from barriers to promote equity and diversity.

Accommodations: SMBC Canada is committed to providing employees and job applicants with reasonable accommodations that value diversity in our culture and business practices, focus on individual needs and provide working conditions inclusive of the needs of a diverse workforce.

Employee Well-Being: SMBC Canada understands the importance and impact of supporting employee well-being, and we believe employers need to play an active role in fostering healthy workplaces that support physical, mental and financial well-being. Our Employee Assistance program aims to educate employees about well-being through interactive wellness activities, including educational content and engagement opportunities. We offer comprehensive mental health support and psychological benefits for employees and eligible family members. Raising awareness and eliminating stigma around speaking openly about mental health continues to be a key focus.

Employee Resource Groups: SMBC's employee resource group (ERG) "UNIQUE" focuses on promoting a greater understanding and acceptance of mental health challenges, neurodiversity, and visible and invisible disabilities through resources, education, and advocacy. The mission is to eliminate stereotypes and stigma associated with Persons with Disabilities and drive engagement and performance through awareness.

It provides support and resources to build awareness around mental health challenges and those who have neurodiversity and other disabilities, whether visible or invisible. It emphasizes having open conversations and encourages those in need to seek support.

Way Forward:

The Bank will include a statement of accommodation in all job postings, articulating our commitment to ensuring accessibility and full participation and providing contact information to request accommodation in the recruitment process. The Bank will ensure that employees are informed of all accessibility policies and Enterprise Resource Groups that they can become a member of, when they join and any updates to these policies throughout the duration of their employment.

THE BUILT ENVIRONMENT:

Our aim is to keep our offices accessible for all employees and visitors. Our offices are fully accessible, in line with our commitment to providing a workplace that meets or exceed current codes for accessibility. The bank also provides physical accommodations upon request. This approach ensures all staff members can work comfortably and efficiently in an inclusive environment.

Way Forward:

The bank will review physical accessibility, including washrooms, entrances/exits and ramps.

INFORMATION AND COMMUNICATIONS TECHNOLOGIES (“ICT”):

SMBC Canada Branch is dedicated to ensuring that our digital content and technologies are accessible to both employees and the public, allowing equal access to vital information and communication technologies. Our commitment extends to fostering an equitable and supportive workplace free from barriers. This includes upholding various technology standards, particularly in incorporating accessibility features in widely used applications like Outlook and MS Office. Additionally, SMBC’s website is fully accessible to individuals with disabilities, reflecting our dedication to inclusivity.

Way Forward:

A full review of employee platforms, tools, and systems to assess potential and remediate where needed.

COMMUNICATION OTHER THAN ICT:

SMBC Canada recognizes that people receive and provide communication in many ways and formats. SMBC Canada will continue to communicate in a manner that maintains flexibility and includes different communication modes to suit a broad range of needs. This will be an ongoing effort to update the way we interact with our employees and prioritize simplicity across their journey.

Way Forward:

Review and identify documents not currently available in alternative formats (such as large print).

PROCUREMENT OF GOODS, SERVICES AND FACILITIES:

SMBC Canada is dedicated to accommodating the needs of individuals with disabilities by identifying and eliminating barriers in all aspects of our operations, including our products, services, channels, and technologies, even those sourced from third-party vendors. Our procurement of goods and services is centrally managed through our US office. The RFPs include a series of inclusion-focused questions, emphasizing the significance of incorporating inclusivity into our procurement choices. These questions play a role in influencing our decisions when selecting the final vendor, thereby ensuring that our procurement process is more inclusive.

Way Forward:

Continue to review the process to identify and remove barriers, if any.

Design and Delivery of Programs and Services

We did not identify any barriers with respect to the design and delivery of our programs and services. If barriers are identified in the future, we will work to remove them.

Way Forward:

Continue to review the process to identify and remove barriers, if any.

Transportation

Barriers associated with transportation are not relevant to the Bank's operations. If barriers are identified in the future, we will work to remove them.

Way Forward:

Continue to review the process to identify and remove barriers, if any.