1. Accessibility Policy

The Bank shall continue to improve accessibility to ensure that people with disabilities (special needs or who are differently abled) will be able to move about safely and easily to make full use of its facilities.

Disabilities that this policy refers to include but is not limited to:

- Conditions that require the use of wheelchair or other movement support device or mechanism.
- ii. Physical impairment that obstructs everyday activities (e.g. opening doors, walking up the stairs, reading signs etc.)
- iii. Visual, hearing, speech or mental impediment
- iv. Conditions that require assistance or constant medical care
- v. Financial illiteracy

Other conditions which are not mentioned above are subject to the Bank's judgment and will beconsidered individually. The Bank will communicate on the accessibility tools it provides to Financial Consumers via the Bank's website which will include below areas.

1.1 Websites and Mobile Applications Accessibility

The Bank will take necessary actions to continuously improve accessibility on payment related mobile applications/ online Banking features and the Bank's website will be further enhanced to facilitate requirements of Financial Consumers with disabilities.

1.2 Infrastructure and Information Accessibility

When constructing new buildings and physical infrastructure, the Facilities Management and Administration department shall comply with applicable laws on accessibility, such as facilitating disabled and elderly Financial Consumers. The Bank will provide adequate facilities to use assistive technology and equipment for Financial Consumers with disabilities.

The BOUs will also provide all necessary documents in accessible formats in one of the three main languages requested and shall grant permission to the Financial Consumer to have assistance from a person who has been authorised by the Financial Consumer.

1.3 Accessibility relating to Cards, Automated Teller Machines (ATMs) / Cash Recycle Machines (CRM) and other similar services

The Bank will take necessary actions to continuously improve accessibility when installing and processing new ATMs/ CRMs and other automated equipment. The Bank will provide cards (Debit and Credit) with accessibility features to the Financial Consumer along with standard SMS/e-mail features.