ACCESSIBILITY POLICY

Version 1

NATIONAL DEVELOPMENT BANK PLC

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1. Introduction

National Development Bank PLC (the Bank) is committed to ensuring that all customers have equal access to the bank's financial products and services. In accordance with this, the Bank's Accessibility Policy aims to describe the Bank's goals and actions in providing equitable access, usability, and inclusivity for Financial Customers (FCs) who are elderly, disabled or have low financial literacy (hereinafter referred to as "special needs") to our banking services. Accordingly, the Bank shall endeavor to provide a barrier-free banking experience for everyone, enhancing accessibility and inclusion. By taking these steps, the Bank guarantees that their physical and digital spaces are structured to provide equal access to FCs with special needs. The Bank aims to comply with all applicable laws and regulations regarding accessibility.

Amidst these circumstances, the Central Bank of Sri Lanka (CBSL) has also implemented measures, including the issuance of Banking Act Directions and Financial Consumer Protection Regulations. In order to provide fair and equal access to financial products and services, these directives/regulations highlight the necessity of offering accessibility to banking services for FCs, regardless of their diversity, including customers with special needs.

NDB Bank acknowledges the need to increase the accessibility of FCs with special needs to banking services. This entails more comprehensive actions meant to establish a banking environment that is inclusive of all, encouraging their financial independence and well-being.

In accordance with the Financial Consumer Protection Regulation that the regulator has enacted, the Accessibility Policy shall be posted on the Bank's corporate website.

Throughout this document, whenever the term 'the Bank' is used, it shall be understood to include all relevant departments involved in the particular operation/interaction.

2. Non-Discrimination

The Bank places considerable emphasis on giving current and potential customers fair and equal access to the financial products and services it offers. The Bank shall not discriminate on the basis of any factors unrelated to the provision of financial services, such as social status, physical ability, marital status, race, caste, gender, age, religion, or financial literacy.

In order to ensure that FCs with special needs receive assistance in performing banking transactions and/or obtaining banking services, the Bank will make every effort to give them special attention. This will ensure that FCs have fair access to the products and services the Bank offers.

3. Fair Treatment and Responsible Business Conduct

3.1 Signature of the Financial Consumer

Thumbprint of the FC shall be treated equally to the conventional signature, subject to and in accordance with the procedure for accepting of such thumb prints.

3.2 Zero-tolerance on Discrimination

The Bank shall exercise a zero-tolerance policy for discrimination on any grounds, promoting an atmosphere of acceptance and inclusivity. To facilitate this, the Bank shall periodically review the internal policies and procedures to eliminate any barriers that hinder fair access to banking services for FCs with special needs.

4. Accessibility

4.1 Accessible Services

4.1.1 Physical Access

The Bank's branches shall comply with general laws regarding accessibility, such as facilitating differently abled and elderly financial consumers, when constructing new buildings and physical infrastructure.

The Bank shall attempt at all times to comply with the regulatory requirements stipulated in the guidelines which supports to understand the technical specifications that should be adhered in this regard.

4.1.2 Digital Services

The Bank shall work towards ensuring that mobile/online applications and websites are accessible to users with special needs. This shall include ensuring full navigability, readability, clear labeling and adequate time given for performing functions. The Bank shall ensure that all security, protection and safety features are provided in text and audio formats on the corporate website. Front line staff shall guide FCs where required, on how to change font sizes, colours, colour contrasts, etc. via their respective device settings, in order to improve visibility.

4.1.3 Customer Support

The Bank shall provide customer support through various channels, including phone, email and in-person assistance. The Bank shall further provide adequate facilities for FCs to use assistive technology and equipment where necessary.

4.1.4 Customer Feedback

The Bank shall encourage and accept customer feedback on accessibility related issues.

4.2 Documents, Communication and Information

The Bank shall ensure that the FC has access to the relevant paperwork, terms and conditions, and other sufficient data which are required by them to make informed decisions on the products and services offered by the Bank. The information provided by the Bank shall be in clear, understandable language in English, Tamil, or Sinhala, as preferred by the FC.

The Bank shall allow the FC to appoint a designated individual of their choosing to seek assistance with their banking requirements, if needed. Such authority shall be given by the FC, by way of Letter of Authority, Power of Attorney, or Board Resolution acceptable to the Bank.

The Bank will oversee the establishment and upkeep of several channels of communication for the processing of complaints and requests for information.

The Bank shall formulate plans with timelines to facilitate/improve banking experience for FCs with visual impairment.

4.3 Infrastructure

The Bank shall ensure that physical infrastructure of the Bank such as buildings, Self- Service Machines (SSMs) such as Automated Teller Machines (ATMs), and Cash Recycler Machines (CRMs) are accessible to differently abled and elderly FCs, including customers using wheelchairs, crutches, walkers, etc. In this regard the Bank shall take efforts to Introduce accessibility features suitable for differently abled and elderly FCs in the event of constructing new bank buildings and installing Self-

Service Machines such as ATMs and CRMs with accessibility features to ensure that the physical infrastructure of the premises facilitate their needs. Regulatory specifications shall be adhered to at all times when designing and constructing buildings, service areas, etc. of the Bank.

4.4 Web and Mobile Application Accessibility

The Bank shall;

- Take extensive steps strategically to transform the features in the corporate website and digital channels of the Bank to ensure that it provides enhanced and improved access for FCs with special needs.

- Provide necessary documents in accessible formats and preferred language, on the request of the FC. The Bank shall establish a quality control/assurance arrangement to ensure that their banking products and services are accessible and user-friendly for customers with special needs.

5. Special Attention and Due Care

All customer touch points shall foster a diverse and inclusive culture, creating a welcoming environment for individuals with special needs and shall implement procedures to identify such FCs, and ensuring such FCs receive special attention and due care.

All employees shall respect the Financial Consumer's right to keep disability - related information private and commits to use such information solely for the purpose of providing the banking services.

Additionally, the Bank shall, as required, assign staff to ensure that FCs with special needs receive detailed information about banking products/services and to offer assistance if required for transactions or obtaining banking services, both during on-boarding and afterwards.

When procuring new ATMs/CRMS and/or other self-service machines, the Bank shall consider as important, accessibility features such as Brail keypads and audio input/output facilities for visually impaired customers. This shall include ensuring that cards issued by the Bank are designed to ensure accessibility for FCs with special needs.

The Bank shall not levy any additional charges or fees to FCs who avail or request such accessibility options in obtaining banking services.

6. Employee Accessibility and Awareness

6.1. Employment Practices

The Bank shall not discriminate based on disability when considering individual for employment, and shall be committed to provide reasonable employment. The Bank shall provide reasonable access during the hiring process and throughout employment to ensure that individuals with disabilities/special needs have equal access to employment opportunities and can perform their job duties effectively.

6.2. Training and Awareness

The Bank shall provide periodic training on accessibility and disability awareness to ensure that staff understands their roles and responsibilities in creating and inclusive environment. The Bank shall provide ongoing education and updates to employees about best practices and legal requirements relating to accessibility.

8. Glossary of Terms

- "Access" means the ability of a person to enter into, approach, pass to and from and have use of any public building or public place, and the facilities and services provided therein, or any place where common services are available, without the assistance of any other person.
- "Impaired" means a temporary or permanent loss or abnormality of psychological, physiological or anatomical structure or functions and includes the existence or occurrence of an anomaly, defect or loss of limb, organ, and tissue of the body including the system of mental function.
- "Persons with disability" shall have the same meaning assigned to that expression under the Protection of the Rights of the Persons with Disabilities Act, No. 28 of 1996.