

SEYLAN BANK PLC

Accessibility

Policy

for

Financial Consumers

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1 Introduction

Seylan Bank is committed towards providing an accessible banking environment to its stakeholders and maintains zero tolerance on discrimination.

The bank does not differentiate financial consumers on grounds irrelevant to its business of providing banking products and services. Therefore, we endeavour to offer equal and fair access on products and services to all our consumers irrespective of their social/marital status, ethnicity, age, religion, physical ability or the level of financial literacy.

(The bank maintains a range of exclusive products and services catering to diverse segments of customers keeping in line with the regulatory requirements.)

2 Objective

'The Accessibility Policy' aims at the following objectives:

- (i). Define/outline measures taken/proposed by the bank to ensure acceptability of diverse customer segments.
- (ii). Aim at providing a guideline when designing products, services and infrastructure.
- (iii). Strengthen bank's culture of 'customer care', where financial consumers are supported in the best possible manner, without discrimination.
- (iv). Aims to facilitate equal banking access for consumers with different physical abilities to information and resources, mirroring the opportunities available to consumers without disabilities.

3 References

- (i). Charter of Licensed Banks, issued under Sections 46(1) and 76(J)(1) of the Banking Act, No. 30 of 1988, last amended by the Banking Act, No. 46 of 2006.
- (ii). Financial Consumer Protection Regulation No 01 of 2023 (FCPR) under the extraordinary gazette No 2344/17 dated 09th August 2023.

Wherever possible this policy should be read in conjunction with 'Bank's Policy and Framework for Financial Consumer Protection'.

4 Scope

The scope of this policy would be to document, strategize, and align the bank's action towards providing equal and fair banking access to financial consumers without discrimination, keeping in line with the aforementioned Financial Consumer Protection Regulation (FCPR) No 01 of 2023 (FCPR Act).

5 The Policy

The bank will continue to nurture its best practices on customer care in the course of providing banking products and services to a diverse community.

The Bank ensures that information related to the financial consumer's special needs are held in confidence and shall be used solely for banking purposes.

All our staff members are regularly trained so that they are courteous and considerate when treating financial consumers.

Accordingly, the bank identifies financial consumers' needs for financial accessibility on three spheres, based on its continued commitment towards fair treatment and responsible business conduct:

- Mobility (dexterity)
- Hearing, speech and visual
- Information, communication and documents

5.1 Mobility (dexterity)

- a) Financial consumers' needs for mobility is addressed by considering infrastructure accessibility for the differently abled. The Bank has made best possible efforts to comply with general laws related to accessibility when constructing new buildings.

The bank makes **best possible efforts and wherever possible** to:

- (i) Maintain customer service areas of branches at ground level. If any branch is situated on two or more levels, then
 - Key management personnel of the branch (i.e. Branch manager/Deputy branch manager) would be seated on the ground floor.
 - Our staff members located upstairs are trained to meet the customer at ground floor and attend to his/her needs.
 - (ii) Provide ramps for wheel chair access.
 - (iii) Suitable door hardware with easy grip and doors at ground level wherever possible.
 - (iv) Install self-serving machines (i.e. ATMs, Cheque deposit machines, Cash deposit machines and Cash Recycling machines) at the required height to wheelchair users.
 - (v) Enable wheelchair access for our customer service areas.
 - (vi) Enable multiple service counters.
 - (vii) Enable other facilities such as, clear signage, proper lighting, proximity to parking, adequate & sturdy seating arrangements, and rest rooms on ground floor.
- b) If for any reason, measures taken by the bank to provide infrastructure accessibility does not meet consumers' needs, then the following multiple alternatives are available-
- (i) Bank's 24x7 hotline, WhatsApp banking and live chat (in the customer's preferred language – i.e. English, Sinhala, Tamil).
 - (ii) Contact the branch to obtain information or arrange an authorized officer to visit the customer to conduct secured transactions.
 - (iii) Online banking facilities

- (iv) Email for inquiries: info@seylan.lk, email for complaints; customer.experience@seylan.lk (with further details mentioned at our branch lobbies and official website).

5.2 Visual, Hearing and Speech

The bank recognizes the necessity to provide not only fair but also wide access to financial products and services to diverse segments of customers.

- (i) **Web Content**- the bank ensures that our financial consumers have access to banking services in a fast-paced environment with advanced but user-friendly digital banking options.
- (ii) The Bank's website aims to adhere to W3C Web Content Accessibility Guidelines (WCAG) with following features:
- Font size, colour and colour contrast adjustability.
 - Full navigability and ability to function with the keyboard.
 - Full readability with third party screen readers.
 - Ability for buttons and graphics to be appropriately labelled or to use alternative text.
 - Adequate time to perform all functions.
 - Browser Compatibility- Bank's website fully supports the following browsers:
 - Chrome current + 2 previous versions
 - Firefox + 2 previous versions
 - Safari + 2 previous versions
 - Internet Explorer 11 & 10
 - Microsoft Edge
 - Device - Website responds and supports the following devices;
 - iPhone
 - iPad
 - Android devices from 320px width upwards

- (iii) **Self-service machines/KIOSK**- ATMs, cheque deposit machines, cash deposit machines and cash recycling machines are designed to take into consideration the needs of differently abled customers. Therefore, features such as the universal keyboards/buttons and the required height standards are met to support customers with special needs.
- Screen reading
 - Support for visual needs
 - Identification through colours- function keys (i.e. Clear, Cancel and Enter), characters and symbols contrast with the background.
 - Identification through texture- keys are arranged similar to a telephone with a different texture on key of 'number 5'. The 'Enter' key has an embossed circle; 'Cancel' key has an embossed 'x' and 'Clear' key has an embossed vertical line (as in the letter 'l').
- (iv) **Online/Mobile Banking**- Online Banking application fully supports and is responsive to all major current and updated browsers. The mobile banking application currently supports iOS and Android devices with following features-
- Font size, colour, colour contrast and background colour adjustability.
 - Full navigability and ability to function with the keyboard.
 - Full readability with third party screen readers.
 - Ability for buttons and graphics to be appropriately labelled or to use alternative text.
 - Adequate time allowed to perform all functions.
- (v) **24x7 Live Chat Service &WhatsApp banking** - designed to assist customers on bank's products and services in their preferred language (i.e English, Sinhala, Tamil).

- (vi) **Others-** In addition to the above physical and digital infrastructure, the bank also provides special attention to financial consumers such as the elderly or physically challenged, through services such as 'Seylan Suhada Sewa' with sufficient training given to our staff members.

5.3 Information, Communication and Documents

- (i) **Information Accessibility-** The bank
- Will provide all the necessary documents in accessible formats at the request of the financial consumer.
 - Grants permission to the financial consumer to obtain assistance from a person who has been duly authorized by the financial consumer by way of a power of attorney, board resolution or an acceptable letter of authority- as the case may be.
- (ii) **Communication-** The bank has provided multiple access and communication channels for the financial consumers as described through **section 5.1 and 5.2** above.
- (iii) **Documents Accessibility-**The Bank discloses all the terms and conditions in the contractual documents of the relevant financial products and services. Key information related to products and services are accessible in the Key Fact Document, which is available in our official website.
- (iv) **Signature verification-**The Bank will make every possible effort to ensure that the signature of the financial consumer is unambiguous and acceptable for verification purposes; biometrics (i.e. thumbprint) system to be in place and treated equally to the conventional signature.

Meanwhile, our bank will make every possible effort to provide adequate facilities for the financial consumers to use assistive technology and equipment.

6 OWNERSHIP & REVIEW

The ownership and the responsibility for periodic review of this policy jointly vests with the respective Heads of Operations, Digital Channels and Premises & Maintenance. The policy is subject to review every two (02) years unless otherwise decided by the Bank’s Board of Directors.

7 INTERPRETATIONS

In this policy,

- (i) **“Accessibility”** means providing equal and fair access to all financial services provided by the Bank.
- (ii) **“Central Bank/CBSL”** means the Central Bank of Sri Lanka established under Monetary Law Act, No. 58 of 1949 (Chapter 422).
- (iii) **“Financial Consumer /Consumer/ Customer”** means a person or entity or legal body or where the context so permits a legal representative of such consumer that uses, has used or potential user of any financial product or service provided by the Bank excluding Financial Service Providers themselves.
- (iv) **“Financial Service Providers”** means Licensed Commercial Banks, Licensed Specialised Banks, Licensed Finance Companies, Specialized Leasing Companies, Authorized Primary Dealers, Authorized Money Brokers, Licensed Microfinance Institutions, Participants of Payments and Settlement Systems or any other type of Financial Service Providers approved by the Monetary Board.

- (v) **“Products or Services”** means any financial instrument/activity/transaction provided or offered by the Bank to the financial consumer.
- (vi) **“The Bank/ Bank/ Our Bank”** means Seylan Bank PLC
- (vii) **“Staff member/Staff”** means employees who are in the service of Seylan Bank PLC