

## **ACCESSIBILITY POLICY OF SDB bank PLC**

### **1. INTRODUCTION**

Efforts to enhance accessibility and inclusion within the banking sector focus on ensuring equitable access, usability, and inclusivity for financial consumers with disabilities and their caregivers. These initiatives aim to ensure that both digital and physical banking facilities are designed to accommodate customers with disabilities.

In this regard, the Central Bank of Sri Lanka has taken steps to introduce Banking Act Directions and Financial Consumer Protection Regulations as part of these efforts. These guidelines emphasize the need to provide accessible banking services for all financial consumers, including those with special needs, to promote fair and equal access to financial products and services. The Directions and Regulations also mandate that banks pay special attention to financial consumers such as the elderly, individuals with physical disabilities, low-income consumers, and those with limited financial literacy, ensuring they have fair access to the financial products and services offered.

The Bank recognizes the importance of improving accessibility to banking services for financial consumers with special needs, with a focus on creating a universally inclusive banking environment that fosters independence and supports their financial well-being.

To this end, the Bank has developed a Financial Consumer Protection Policy that includes a comprehensive framework for ensuring accessibility, guiding its implementation and adoption. The Accessibility section of this policy is published on the Bank's Corporate Website, in compliance with the Financial Consumer Protection Regulation set forth by the regulator.

### **2. NON-DISCRIMINATION**

The Bank prioritizes providing fair and equal access to its financial products and services for both existing and prospective customers. It is committed to ensuring that no differentiation or discrimination occurs based on factors that are unrelated to the provision of financial services, such as social status, physical ability, marital status, race, caste, gender, age, religion, or financial literacy.

The Bank is dedicated to offering special attention to financial consumers, particularly the elderly, individuals with physical disabilities, and those with low financial literacy, to ensure they receive the necessary assistance to perform banking transactions and access banking services, thereby ensuring equitable access to the products and services it provides.

### **3. FAIR TREATMENT AND RESPONSIBLE BUSINESS CONDUCT**

#### **3.1 Signature of the Financial Consumer**

The Bank will accept the financial consumer's signature, including electronic signatures, for verification purposes. The Bank will treat thumbprints and conventional signatures equally.

#### **3.2 Zero-tolerance on Discrimination**

The Bank is dedicated to ensuring equitable treatment for all financial consumers, including those with special needs, and maintaining a zero-tolerance policy for discrimination of any kind. This commitment promotes an atmosphere of acceptance and inclusivity. To support this, the Bank will continually review its internal policies and procedures to remove any barriers that may hinder fair access to banking services for customers with special needs.

### **4. ACCESSIBILITY**

From the Bank's perspective, accessibility is essential for promoting financial inclusion. Without access, true participation and inclusion cannot be achieved, and individuals with disabilities will be unable to benefit from the Bank's products and services.

In this regard, the Bank will implement the following measures, as deemed appropriate, to improve fair and equal access to its financial products and services.

#### **4.1 Documents, Communication and Information**

The Bank will ensure that financial consumers are provided with the necessary documents, terms and conditions, and sufficient information to make informed decisions regarding the products and services offered. This information will be presented in clear and understandable language in Sinhala, Tamil, or English, as preferred by the financial consumer.

If necessary, the Bank will allow the financial consumer to appoint an authorized representative of their choice to assist them. This authority must be granted through a Letter of Authority, Power of Attorney, or Board Resolution acceptable to the Bank. Additionally, the Bank will maintain multiple communication channels for information sharing and complaint handling. The Bank will also develop plans, with specified timelines, to enhance the banking experience for financial consumers with visual impairments.

#### **4.2 Infrastructure**

The Bank will ensure that its physical infrastructure, including new buildings and Automated Teller Machines (ATMs), is fully accessible to financial consumers with disabilities and the elderly.

In this regard, the Bank shall make efforts to;

- Implement accessibility features tailored for differently abled and elderly financial consumers when constructing new bank buildings and installing ATMs, ensuring that the physical infrastructure of the premises meets their needs.

#### **4.3 Web and Mobile Application Accessibility**

It is essential for banks to introduce new technologies that comply with regulatory requirements, ensuring enhanced access for their financial consumers. In this regard, the Bank shall:

- Take comprehensive strategic measures to transform the features of the Corporate Website and Digital Banking Platform/Mobile Applications, ensuring they provide enhanced and improved access for financial consumers with special needs by leveraging technology.
- Provide necessary documents in accessible formats upon the request of the financial consumer. The Bank will establish a quality control/assurance system to ensure that its banking products and services are accessible and user-friendly for customers with special needs.

The Bank will promote a diverse and inclusive culture, creating a welcoming environment for individuals with special needs. It will implement procedures to identify such financial consumers, ensuring that they are recognized by the Bank and receive the special attention and care they require. The Bank respects the financial consumer's right to keep disability-related information private and is committed to using such information exclusively for the purpose of delivering banking services. The Bank will also raise awareness among customer service staff, equipping them to deliver courteous and effective service to financial consumers with special needs. Furthermore, the Bank will maintain a customer care hotline and digital channels to support financial consumers, including those with special needs, in resolving any complaints or issues they may encounter.

All necessary applications and documents are available in accessible formats upon the consumer's request. For more details, please refer to <https://www.sdb.lk/en/home>

#### **Customer Complaints;**

##### **First Level Escalation**

Call Centre / Customer Complaint Handling Unit - Head Office

Contact No : +94 115 411 411 / +94 112 832 571

E mail : [customercare@sdb.lk](mailto:customercare@sdb.lk)

##### **Second Level Escalation**

Central Complaints Handling Officer

(Head of Financial Consumer Protection - SDB bank)

E mail: [headfcp@sdb.lk](mailto:headfcp@sdb.lk)