

Accessibility Policy for Financial Consumers



Citizens Development Business Finance PLC
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1. Introduction

CDB Finance PLC (CDB) is dedicated to ensuring accessibility for all financial consumers, adhering to the principles of equity and inclusivity. We aim to provide a banking environment that accommodates diverse customer needs, irrespective of social, economic, physical, or linguistic barriers and etc. which ensures equal and fair access to all financial services.

2. Objectives

The objectives of this policy are:

- To outline the policy framework and principles of promoting accessibility for all customer segments.
- To serve as the policy framework for designing inclusive products, services, and infrastructure.
- To uphold a culture of fairness and respect in customer care.
- To ensure that the financial consumers have equal access equal and fair access to all financial services.

3. Scope

This policy applies to:

- All financial products, services, infrastructure, and digital platforms of CDB.
- Customers, employees, and stakeholders across all touchpoints, including physical branches and online channels.
- Organizational practices, including customer service, product design, and communication strategies.

4. Broad Principles

Based on the below principles CDB shall develop and implement necessary policies and procedures to integrate these core values into all aspects of its operations. They shall enable the Company to discharge its financial services in a manner which is accessible, equitable, and in line with regulatory requirements.

1. **Inclusivity:** Ensure no consumer is excluded from accessing financial services due to any of physical, linguistic, technological, social status, marital status, race, caste, gender, age, religion and financial literacy factors.
2. **Adaptability:** Design and continuously update services, infrastructure, and digital platforms to align with global accessibility standards.
3. **Training:** Equip staff with knowledge and skills to provide courteous, inclusive service to all consumers.
4. **Confidentiality:** Maintain strict confidentiality for information related to customers' special needs.
5. **Compliance:** Align with the regulatory framework and best practices, including the Financial Consumer Protection Regulation (FCPR) No. 01 of 2023.

5. Policy Guidelines

5.1 Promoting Fairness and Respect in Customer Care

CDB is deeply committed to ensuring that all customers have equal access to the its products and services. CDB shall not discriminate against any individual based on characteristics unrelated to the provision of financial services, such as social background, physical ability, marital status, race, gender, age, religion, linguistic, technological abilities or financial knowledge. CDB is dedicated to cultivating a culture of inclusivity and equity in its customer care practices. By prioritizing the needs of Financial Consumers with special requirements, CDB aims to ensure they are recognized and provided with the appropriate support and attention throughout their relationship.

Acknowledging the importance of confidentiality, CDB is committed to safeguarding any disability-related information shared by its customers. Such information will be utilized exclusively to enhance service delivery and tailor financial solutions to meet individual needs. To further support this initiative, CDB may designate trained staff to assist FCs with special requirements, providing comprehensive guidance on available products and services and offering continuous support during their interactions with the CDB.

CDB will also implement targeted training programs to raise awareness among its employees, enabling them to deliver empathetic, efficient, and professional service to all customers. By embedding these principles in its operations, CDB shall reinforce its pledge to uphold fairness, respect, and exceptional care in every customer interaction.

5.2 Infrastructure Accessibility

CDB recognizes the importance of creating a barrier-free and inclusive environment through its physical infrastructure. CDB is committed to ensuring that all buildings, self-service machines are accessible to all financial consumers including the elderly and differently-abled individuals.

To fulfil this commitment, CDB shall identify entrances and pathways, signage, parking proximity, door hardware, restroom facilities, seating areas and etc. as key accessibility features relating to physical locations. For self-servicing machines and cards, the elements specified in the FCPR shall be adopted. Above shall be integrated to its infrastructure and services in a phased and systematic manner, aligning with its long-term business objectives and resource allocations.

- Design and Construction:
 - Integrate accessibility features into new buildings and facilities, ensuring compliance with regulatory standards and best practices.
 - Incorporate user-friendly features to physical locations and self-service machines.
- Renovations and Modifications:
 - Include accessibility provisions during renovations or when relocating facilities, ensuring that updated infrastructure aligns with accessibility requirements including self-service machines.

5.3 Web and Mobile Application Accessibility

As digital banking becomes the preferred choice for many customers, ensuring inclusive and accessible digital platforms is paramount. CDB is dedicated to providing seamless and

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equitable access to its online services, enabling financial consumers to engage with its products and services effectively and independently.

To this end, CDB will focus on enhancing the usability and inclusivity of its corporate website, digital banking platforms, and mobile applications. These platforms will incorporate adaptive features that accommodate diverse user needs, ensuring functionality for individuals with varying abilities. By embracing technology and aligning with regulatory standards, the CDB aims to remove barriers and promote financial inclusivity.

CDB shall also ensure that:

- All online platforms are user-friendly, navigable, and compatible with assistive technologies.
- Providing accessibility features allowing users to customize their interaction with the platforms, improving readability and ease of use.
- Security, protection, and safety measures are clearly communicated and accessible to all users.
- Necessary documents are available in formats that meet the accessibility needs of financial consumers, including on-demand provision of alternative formats.
- Digital services are regularly evaluated for accessibility, with quality assurance measures in place to continuously refine and enhance the user experience.

By embedding these principles into its digital strategy, CDB shall establish its commitment to leveraging technology to provide inclusive, secure, and user-focused banking experiences for all consumers.

5.4 Documents, Communication, and Information Accessibility

CDB is committed to ensuring that Financial Consumers have access to clear, accurate, and relevant information necessary for making informed decisions about the products and services. CDB shall prioritize accessibility, confidentiality, and customer support in all documentation, communication, and information-sharing processes.

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- **Provision of Documents:**
 - Ensure that key documents are available in Sinhala, Tamil, and English, allowing the users to read and understand the content in their preferred language.
 - Furnish required documents in accessible formats resorting to acceptable alternatives as necessary.
 - Use plain and comprehensible language in all communication to ensure clarity and ease of understanding.
- **Multiple Communication Channels:**
 - Maintain and continuously improve communication channels, including in-branch support, helplines, and digital platforms, for disseminating information and handling complaints.
 - Assign branch staff to assist by providing clarifications and support during transactions.
- **Data Privacy and Confidentiality:**
 - Obtain and use customer information, including special needs details, solely for transactional purposes, ensuring compliance with data protection laws.
 - Maintain strict confidentiality of financial consumers' information, with robust measures to prevent misuse.
 - Establish a clear complaint mechanism to address any violations of privacy.
- **Authorized Assistance:**
 - Allow Financial Consumers to appoint an authorized representative of their choice to assist with transactions, subject to the submission of appropriate authority documents, such as a Letter of Authority, Power of Attorney, or Board Resolution, in line with the regulatory framework.
- **Information Accuracy and Rectification:**
 - Thumbprint shall be treated equally to the conventional signature. Steps shall be taken to ensure that electronic means of signature is unambiguous and acceptable for verification purposes.

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- Information Accuracy and Rectification:
 - Allow customers to amend or rectify inaccurate or incomplete information upon providing appropriate evidence.
 - Investigate and resolve claims of incorrect data in a timely manner, ensuring updates are communicated to relevant parties.
- Commitment to Enhancing Accessibility:
 - Develop plans with to improve customer experiences further. For instance, for visually impaired Consumers, including the integration of assistive technologies.

5.5 Financial Inclusion and Literacy Principles

CDB is committed to promoting financial inclusion, ensuring that all individuals, regardless of their background, location, or personal circumstances, have access to the products and services. CDB shall strive to remove barriers that hinder participation in the formal financial system, empowering individuals and businesses to improve their financial well-being and quality of life.

Financial literacy shall also be prioritized by offering educational resources and programs that empower customers to make informed financial decisions. These initiatives aim to increase financial awareness and knowledge across diverse customer groups, ensuring that everyone has the tools needed to navigate and benefit from financial services effectively.

By embracing these principles, CDB aims to create an inclusive, accessible financial environment that supports both individual and community development.

6. Ownership and Review

The overall responsibility for the implementation and oversight of this Policy rests with the appointed Key Responsible Person (KRP) on FCPR. The Head of Compliance, together with the Heads of Operations, Digital Services and Facility Management, will assist in overseeing the implementation of this policy. Reviews will occur every two years or as deemed necessary by the Board of Directors.