



Progress report on accessibility 2025



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About Fairstone Bank

Fairstone Bank of Canada and its subsidiaries deliver innovative, accessible and reliable financial solutions that enable Canadians to reach their financial goals.

Collectively, we offer residential and commercial mortgages, consumer deposits and GICs, retail and automobile financing, credit cards and digital lending, in addition to unsecured and secured personal loans online and at more than 255 branches coast to coast. With a long-established history, we are proud to be Canada's leading alternative lending bank.

Guided by our pillars of corporate social responsibility, we strive to create a meaningful and lasting impact. By fostering health, equity and financial well-being, we empower individuals and communities to thrive. Our belief in equal access, opportunity and consideration inspires us to build an inclusive environment where everyone has the tools to succeed, ensuring that when our communities flourish, so do we.



About accessibility

The *Accessible Canada Act* (ACA) applies to the federal government and to organizations that are regulated by the federal government, such as banks, airlines and phone companies and requires these organizations to publish an Accessibility Plan outlining strategies to eliminate barriers and enhance accessibility by 2040.

These plans should encompass policies, programs, practices and services aimed at identifying, removing and preventing barriers. Under the Act, Fairstone Bank must comply and publish an Accessibility Plan which details the steps taken to remove and prevent barriers to accessibility.

Through Fairstone Bank's 2025 progress report on accessibility, we present our concrete actions to improve our accessibility practices and progressively remove barriers by focusing on the following seven areas:

- ✓ **Employment**
- ✓ **Built environment**
- ✓ **Information and communication technologies (ICT)**
- ✓ **Communication other than ICT**
- ✓ **Design and delivery of programs and services**
- ✓ **Procurement of goods, services and facilities**
- ✓ **Transportation**

Feedback process

The Vice President of Customer Care and Sales Contact Centre is designated to receive accessibility feedback and will coordinate with internal subject matter experts responsible for each of the seven priority areas to meet new obligations described under the *Accessible Canada Act* as required.

Fairstone Bank welcomes feedback from members of the public, customers, employees and groups representing the interests of persons with disabilities on:

- The manner in which Fairstone Bank is implementing its Accessibility Plan
- The barriers to accessibility encountered by Fairstone Bank employees and persons interacting with Fairstone Bank

Acknowledgement of receipt will be provided in the same manner as the feedback was received unless it was requested using a different channel or format. Feedback may be provided anonymously, in which case acknowledgement of receipt will not be issued.



Feedback may be provided to the Vice President of Customer Care and Sales Contact Centre at:

Toll-free number:
1-800-995-2274

Website:
FairstoneBank.ca/Contact-Us

Email:
Accessibility@Fairstone.ca

Mailing address:
Fairstone Bank of Canada
Attn: Vice President of Customer Care and Sales Contact Centre
145 King Street West, Suite 2300
Toronto, Ontario M5H 1J8

You can request an alternate version of our feedback process, accessibility plans or progress reports using the toll-free number, email address, or mailing address noted above.

Focus areas

In August 2024, Fairstone Bank identified and documented accessibility barriers in our three-year Accessibility Plan and made commitments to improve accessibility across Fairstone Bank, and, wherever possible, extending these commitments to customers and employees of Fairstone Bank's affiliates.



This progress report provides an overview of the progress we have made since the Accessibility Plan was published, in six focus areas:

EMPLOYMENT		
	Opportunity to improve accessibility	Progress made or planned
Enhance training program	Redesign and deliver accessibility training module, with a specific focus on incorporating feedback from our consultation survey.	Employee accessibility training program has undergone a redesign in the first quarter of 2025. The enhanced training program is scheduled to launch for completion by all employees in the second quarter of 2025.
	Introduce a Diversity, Equity, and Inclusion (DEI) module specifically addressing disability inclusion, ensuring all employees understand the challenges faced by individuals with disabilities and how to support them effectively.	<p>As part of Fairstone Bank’s DEI learning experience, a short 5-minute training video on disability was launched on November 22, 2024, for employees and focused on how to create an inclusive work environment for employees with different disabilities.</p> <p>The completion rates for this training are as follows:</p> <ul style="list-style-type: none">• Québec: 100%• West: 99%• Ontario: 100%• Atlantic: 98%• Centralized: 99%
Review and update policies	Conduct a review of the current Accommodation Policy to ensure it meets the needs of employees with disabilities. Update the policy to include clearer guidelines on requesting and implementing accommodations.	Work is underway to conduct a review of the current Accommodation Policy to ensure it meets the needs of employees with a disability and includes clear guidelines on requesting and implementing accommodation.
	Establish a streamlined process for ergonomic assessments. This should include clear steps for employees to request assessments and follow-up procedures to ensure adjustments are effective.	The timeline for completion is in the fourth quarter of 2025.

EMPLOYMENT		
	Opportunity to improve accessibility	Progress made or planned
Foster a culture of accessibility	Launch a learning experience campaign aimed at increasing awareness and understanding of Diversity, Equity and Inclusion issues across the organization.	An awareness program for employees is in development and will be launched in 2025. The program will include mandatory training for all staff, regular articles and spotlights on our intranet, and practical tools to help employees apply inclusive practices in their day-to-day work. This initiative will promote understanding, empathy, and shared responsibility for accessibility, while also supporting compliance with AODA training obligations and reinforcing our broader commitment to an inclusive, barrier-free workplace.
	Build a foundation of inclusion and accessibility by incorporating inclusive language in our communications and reducing knowledge gaps through continuous education and dialogue.	
	Ensure representation of people with disabilities in internal and external graphics and communications, showcasing diversity and inclusion in marketing and promotional materials.	
	Awareness campaigns Promote existing programs and upcoming initiatives aimed at supporting employees with disabilities. Enhance mental health awareness and promotion programs by detailing what has been achieved so far and what new initiatives are on the horizon.	
	Information sessions (branch and customer service team).	
	Organize information sessions on the hiring process to educate managers and HR personnel on best practices for interviewing and how to be more inclusive.	
BUILT ENVIRONMENT		
	Opportunity to improve accessibility	Progress made or planned
Review and update policies	Conduct a review of Fairstone Bank’s Construction Guidelines to ensure feedback from our consultation survey is addressed, ensuring our locations are welcoming and accommodating to everyone.	Work to review Fairstone Bank’s Construction Guidelines is scheduled for the third quarter of 2025.

INFORMATION AND COMMUNICATION TECHNOLOGIES (ICT)		
	Opportunity to improve accessibility	Progress made or planned
Work to enhance communication around the accessibility process	<p>Fairstone Bank is committed to enhancing communication accessibility by better promoting and extending our existing services. Currently, we offer services for credit card and retail financing operations, but we recognize the opportunity to improve their visibility and expand their availability to our affiliate direct lending business line. Specifically, we have established a TTY (Text Telephone) number, implemented an IP Relay system, and integrated a Video Relay Call system using the Canada Video Relay Service (Canada VRS). By more effectively communicating these services, we aim to ensure that all our customers and employees can access the tools they need for effective communication.</p>	<p>To support our commitment to enhancing services specific to accessibility, a new job aid for our credit card and retail financing call centre employees was rolled out in November 2024. Additionally, accessibility training specific to our retail financing call centre was piloted in March 2025, and will be supplemental to the Fairstone Bank employee accessibility training that is currently being redesigned.</p>
COMMUNICATION (NON-ICT)		
	Opportunity to improve accessibility	Progress made or planned
Enhancements to language and services	<p>Fairstone Bank is committed to simplifying language in documents and policies, providing materials in accessible formats where feasible and enhancing our accessibility program over time. We will offer training for employees on writing in plain language, regularly review and update documents and create and promote a glossary of commonly used terms.</p>	<p>We are committed to improving accessibility documentation across all lines of business. A review of all standard operating procedures (SOPs) is being completed to ensure they align with our commitment to accessibility. These efforts aim to equip employees with the tools needed to address disability-related inquiries effectively. Work is underway, with a full policy review targeted for Q4 2025.</p>
	<p>We will develop clear processes for when customers request accessible materials. By consulting with people with disabilities, we will continuously improve our customer accessibility program to ensure inclusivity. We are actively looking into these areas and will adjust our processes as needed over time.</p>	

PROCUREMENT OF GOODS AND SERVICES		
	Opportunity to improve accessibility	Progress made or planned
Enhancements to contractual agreements	In the coming years, Fairstone Bank will work towards enhancing contractual agreements by integrating accessibility requirements into relevant agreements and updating the strategic sourcing standard to ensure accessibility capabilities are considered when evaluating goods and services from third-party vendors.	Work to enhance Fairstone Bank's contractual agreements (if needed) is scheduled for the fourth quarter of 2025.
DESIGN AND DELIVERY OF PROGRAMS AND SERVICES		
	Opportunity to improve accessibility	Progress made or planned
Employee related services	Several initiatives have been put in place over the last year as Fairstone Bank promotes personalized assistance through dedicated benefits counsellors. Mental health support has been enhanced to include various services like counselling, therapy groups and mindfulness workshops, along with a centralized mental health resources hub on our intranet.	Work to enhance existing employee resources will commence in the third quarter of 2025.
Customer related services	For customer-related services, Fairstone Bank aims to improve physical accessibility at all our locations; therefore, when making leasehold improvements or selecting new locations, we will ask that automated doors, ramps and accessible washroom facilities be included as noted in our <i>built environment</i> commitment.	Aligned with the <i>built environment</i> focus area, work to review Fairstone Bank's Construction Guideline is scheduled for the third quarter of 2025.
TRANSPORTATION		
	As mentioned in Fairstone Bank's ACA Plan, Fairstone Bank operations do not significantly involve transportation services and therefore do not require an action plan.	

More details on Fairstone Bank's commitment to accessibility can be found at: FairstoneBank.ca/Accessibility

Consultations

To inform this Progress Report, Fairstone Bank conducted an internal survey to assess how effectively accessibility is improving for both customers and employees.

A total of 86 employees provided feedback. Participants were asked if they had a disability, were caregivers, worked with customers, or supervised someone with a disability. The aim was to evaluate progress over the past year and gather ideas for continued improvement.

Although the Accessibility Plan is still in its early stages, results indicate that employees are already seeing positive changes. Their feedback reflects the plan's objectives, and Fairstone Bank remains committed to building on this momentum.



Accessibility feedback

Through the centralized accessibility feedback submission process since August 2024, Fairstone Bank has not received any feedback or questions specific to accessibility thus far.

