



2026 Accessibility Progress Report



Table of contents

General information	3	Consultations	11
3 About Fairstone Bank		Accessibility feedback	12
4 About accessibility			
5 Feedback process			
Focus areas	6		
7 Employment			
8 Built environment			
8 Information and communication technologies (ICT)			
9 Communication (non-ICT)			
9 Procurement of goods and services			
10 Design and delivery of programs and services			



About Fairstone Bank

Fairstone Bank of Canada and its subsidiaries, including Fairstone Financial Inc. and Home Trust Company, 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, as well as unsecured and secured personal loans online and at more than 260 branches coast to coast. With nearly 100 years of operating history, Fairstone Bank is Canada's leading alternative lending bank, serving approximately two million customers nationwide. Our diversified business model, strong risk management practices and customer-focused approach support long-term financial resilience and responsible growth.

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 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 with and publish an Accessibility Plan, which details the steps taken to remove and prevent barriers to accessibility.

Through Fairstone Bank's 2026 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, extend these commitments to customers and employees of Fairstone Bank's affiliates.

Since Fairstone Bank published its initial Accessibility Plan in 2024, the Bank has experienced significant operational change following its merger with Home Trust Company, which officially closed on January 8, 2025.

During the 2025 reporting period, Fairstone Bank focused on integrating systems, processes, and governance structures across the merged organization. This work was undertaken to unify the Bank's ability to deliver accessible financial products and services to customers across Canada, including persons with disabilities.

As a result, certain actions and timelines originally set out in the Accessibility Plan required review to ensure alignment with the merged operating model and enterprise priorities. While progress continued in several focus areas, some planned actions remain ongoing or were completed later than originally anticipated. Accessibility considerations will continue to be incorporated into integration activities, and updates to previously identified barriers, actions taken, and timelines are reflected in the focus areas below.



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.	The enhanced employee accessibility training program was finalized in Q2 2026 and will launch for all employees in Q3 2026.
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.	During the 2025 reporting period, planned activities were affected by organizational changes following the merger with Home Trust Company. As Fairstone Bank continues to integrate policies, processes, and governance frameworks across the organization, this commitment will be addressed through broader enterprise alignment activities. Progress on this commitment will be reflected in future accessibility reporting.
	Establish a streamlined process for ergonomic assessments. This should include clear steps for employees to request assessments as well as follow-up procedures to ensure adjustments are effective.	Notwithstanding the above, accessibility remains a high priority for the company. Dedicated individuals continue to support this work, and no material concerns have been raised.
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.	During the 2025 reporting period, planned activities were affected by organizational changes following the merger with Home Trust Company. As Fairstone Bank continues to integrate policies, processes, and governance frameworks across the organization, this commitment will be addressed through broader enterprise alignment activities. Progress on this commitment will be reflected in future accessibility reporting.
	Build a foundation of inclusion and accessibility by incorporating inclusive language in our communications and reducing knowledge gaps through continuous education and dialogue.	Notwithstanding the above, accessibility remains a high priority for the company. Dedicated individuals continue to support this work, and no material concerns have been raised.
	Ensure representation of people with disabilities in internal and external graphics and communications, showcasing diversity and inclusion in marketing and promotional materials.	

EMPLOYMENT		
	Opportunity to improve accessibility	Progress made or planned
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.	<p>During the 2025 reporting period, planned activities were affected by organizational changes following the merger with Home Trust Company.</p> <p>As Fairstone Bank continues to integrate policies, processes, and governance frameworks across the organization, this commitment will be addressed through broader enterprise alignment activities. Progress on this commitment will be reflected in future accessibility reporting.</p> <p>Notwithstanding the above, accessibility remains a high priority for the company. Dedicated individuals continue to support this work, and no material concerns have been raised.</p>
	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.	Fairstone Bank’s internal guidelines which address accessibility at all Fairstone locations such as accessible furniture were initially published in 2024 and recently updated in March 2026.
INFORMATION AND COMMUNICATION TECHNOLOGIES (ICT)		
	Opportunity to improve accessibility	Progress made or planned
Work to enhance communication around the accessibility process	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>During the 2025 reporting period, planned activities were affected by organizational changes following the merger with Home Trust Company.</p> <p>As Fairstone Bank continues to integrate policies, processes, and governance frameworks across the organization, this commitment will be addressed through broader enterprise alignment activities. Progress on this commitment will be reflected in future accessibility reporting.</p> <p>Notwithstanding the above, accessibility remains a high priority for the company. Dedicated individuals continue to support this work, and no material concerns have been raised.</p>

COMMUNICATION (NON-ICT)		
	Opportunity to improve accessibility	Progress made or planned
Enhancements to language and services	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.	During the 2025 reporting period, planned activities were affected by organizational changes following the merger with Home Trust Company. As Fairstone Bank continues to integrate policies, processes, and governance frameworks across the organization, this commitment will be addressed through broader enterprise alignment activities. Progress on this commitment will be reflected in future accessibility reporting.
	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.	Notwithstanding the above, accessibility remains a high priority for the company. Dedicated individuals continue to support this work, and no material concerns have been raised. Current practices include consultation with business functions such as Legal, Compliance, Marketing, and Human Resources on policies, internal documents, and customer-facing materials; and consideration of accessibility, including the use of plain language, throughout this work.
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.	During the 2025 reporting period, we introduced procurement guidance to integrate accessibility considerations into sourcing decisions and refreshed RFx templates to reflect this.

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 such as counselling, therapy groups and mindfulness workshops, along with a centralized mental health resources hub on our intranet.	<p>During the 2025 reporting period, planned activities were affected by organizational changes following the merger with Home Trust Company.</p> <p>As Fairstone Bank continues to integrate policies, processes, and governance frameworks across the organization, this commitment will be addressed through broader enterprise alignment activities. Progress on this commitment will be reflected in future accessibility reporting.</p> <p>Notwithstanding the above, accessibility remains a high priority for the company. Dedicated individuals continue to support this work, and no material concerns have been raised.</p> <p>Existing employee-related service programs were consolidated and enhanced based on employee feedback, and the company will continue to seek input and focus on continuous improvement.</p>
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 built environment commitment.	Fairstone Bank’s internal guidelines which address accessibility at all Fairstone locations such as accessible furniture were initially published in 2024 and recently updated in March 2026.
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 100 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.

Their feedback reflects the plan's objectives, and Fairstone Bank remains committed to building on this momentum.



Accessibility feedback

Since August 2024, Fairstone Bank's centralized accessibility feedback process has not received any material accessibility-related feedback or questions, and nothing submitted through these channels has identified any accessibility compliance issues.

