

Mega International Commercial Bank (Canada)

Accessible Customer Service Policy & Procedures

Providing Goods and Services to People with Disabilities

Established: July 5, 2012

To comply with the Accessibility for Ontarians with Disabilities Act, 2005 (AODA), **Mega International Commercial Bank (Canada)** is committed to excellence in serving all customers including people with disabilities.

Assistive devices

We will ensure that our staffs are trained and familiar with various assistive devices we have on site or that we provide that may be used by customers with disabilities while accessing our goods or services.

Communication

We will communicate with people with disabilities in ways that take into account their disability.

Service animals

We welcome people with disabilities and their service animals. Service animals are allowed on the parts of our premises that are open to the public.

Support persons

A person with a disability who is accompanied by a support person will be allowed to have that person accompany them on our premises.

- Fees will not be charged for support persons

Notice of temporary disruption

In the event of a planned or unexpected disruption to services or facilities for customers with disabilities, Mega International Commercial Bank (Canada) will notify customers promptly. This clearly posted notice will include information about the reason for the disruption, its anticipated length of time, and a description of

alternative facilities or services, if available. The notice will be placed at every business divisions of the bank and **will be made available to customers.**

Training

Mega International Commercial Bank (Canada) will provide training to employees, volunteers and others who deal with the public or other third parties on our behalf. Individuals in the following positions will be trained:

Customer service representatives, Clerks, Supervisors, and Senior Managers etc.

This training will be provided to staff within one month **after hiring and regular training will be provided on a quarterly basis later on.** The details of training tips are as per the attached appendix.

Training will include:

- An overview of the Accessibility for Ontarians with Disabilities Act, 2005 and the requirements of the customer service standard.
- **Mega's** policies and procedures related to the customer service standard.
- How to interact and communicate with people with various types of disabilities.
- How to interact with people with disabilities who use an assistive device or require the assistance of a service animal or a support person.
- What to do if a person with a disability is having difficulty in accessing Mega's goods and services.

Staff will also be trained when changes are made to your accessible customer service plan.

Feedback process

Customers who wish to provide feedback on the way the bank provides goods and services to people with disabilities can reach General Manager of each business division or email us at icbcto@icbcca.com, or call us at 416-9472800.

All feedback, including complaints, will be response by General Manager of Business Department. If his response has not gaining your satisfaction, you can call our Chief Executive Officer at 416-9472801.

Customers can expect to hear our first response within 10 business days.

Modifications to this or other policies

Any accessibility policy of **Mega International Commercial bank (Canada)** that does not respect and promote the dignity and independence of people with disabilities will be modified or removed. Any change or amendment of this policy and procedures is subjected to the approval from Chief Executive Officer.

Appendix:

**Accessibility Standards for Customer Service (ASCS)
&
Accessibility for Ontarians with Disabilities Act (AODA)**

Training Tips Introduction

The Accessibility for Ontarians with Disabilities Act aims to give people with disabilities the same great customer service. This training guide (for more information please refer to <http://www.mcsc.gov.on.ca/en/mcsc/programs/accessibility/customerService/trainingResourcesAODA/summary.aspx>) will help you do that.

It will help you learn about:

- The Accessibility Standard for Customer Service and how it will help you welcome customers with disabilities
- How to serve customers with different kinds of disabilities
- How to help customers who use assistive devices, like wheelchairs or oxygen tanks
- Service animals, such as guide dogs, and how to welcome customers who use them
- What a support person does and how to help customers who are accompanied by a support person
- What to do when a customer with a disability needs help accessing your goods and services.

2. What you need to do under the standard

The Accessibility for Ontarians with Disabilities Act (AODA) was passed in 2005.

Under the Act, the Ontario government is putting accessibility standards in place in the following areas:

- Customer service
- Employment
- Information and communications
- Transportation
- Built environment.

The Accessibility Standard for Customer Service applies to all people or organizations in Ontario that provide goods or services, and have one more employees

It affects private, non-profit and public sectors:

- Private
- Non-profit
- Public

To provide accessible customer service, organizations need to:

- Create and put in place an accessibility plan that:
 - Considers a person's disability when communicating with them
 - Allows assistive devices such as wheelchairs, walkers, oxygen tanks, etc.
 - Allows service animals
 - Welcomes support persons
 - Lets customers know when accessible services aren't available
 - Invites customers to provide feedback
- Train staff on accessible customer service
- Put their plan in writing
 - Let customers know how to find their plan (e.g., on their website)
 - Offer their plan in accessible formats, like large print, if requested
- Report their progress online

3. How to communicate with people with different types of disabilities

There are many types and degrees of disability. Openly communicating and responding to your customers' needs is the key to excellent customer service for all. If you're not sure about the best approach, just ask a person with a disability how you can best communicate with them.

Here are a few tips for interacting with people who have various disabilities:

People with physical disabilities

Only some people with physical disabilities use a wheelchair. Someone with a spinal cord injury may use crutches while someone with severe arthritis or a heart condition may have difficulty walking longer distances.

Tips:

- If you need to have a lengthy conversation with someone who uses a wheelchair or scooter, consider sitting so you can make eye contact at the same level.
- Don't touch items or equipment, such as canes or wheelchairs, without permission.
- If you have permission to move a person's wheelchair, don't leave them in an awkward, dangerous or undignified position, such as facing a wall or in the path of opening doors.

People with vision loss

Vision loss can restrict someone's ability to read, locate landmarks or see hazards. Some customers may use a guide dog or a white cane, while others may not.

Tips:

- When you know someone has vision loss, don't assume the individual can't see you. Many people who have low vision still have some sight.
- Identify yourself when you approach and speak directly to the customer.
- Ask if they would like you to read any printed material out loud to them (for example, a menu or schedule of fees).
- When providing directions or instructions, be precise and descriptive.
- Offer your elbow to guide them if needed.

People who have hearing loss

People who have hearing loss may be Deaf, deafened or hard of hearing. They may also be oral deaf – unable to hear, but prefer to talk instead of using sign language. These terms are used to describe different levels of hearing and/or the way a person's hearing was diminished or lost.

Tips:

- Once a customer has identified themselves as having hearing loss, make sure you are in a well-lit area where they can see your face and read your lips.

- As needed, attract the customer's attention before speaking. Try a gentle touch on the shoulder or wave of your hand.
- If your customer uses a hearing aid, reduce background noise or move to a quieter area.
- If necessary, ask if another method of communicating would be easier (for example, using a pen and paper).

People who are deaf/blind

A person who is deaf/blind may have some degree of both hearing and vision loss. Many people who are deaf/blind will be accompanied by an intervener, a professional support person who helps with communication.

Tips:

- A customer who is deaf/blind is likely to explain to you how to communicate with them, perhaps with an assistance card or a note.
- Speak directly to your customer, not to the intervener.

People with speech or language impairments

Cerebral palsy, hearing loss or other conditions may make it difficult for a person to pronounce words or may cause slurring. Some people who have severe difficulties may use a communication board or other assistive devices.

Tips:

- Don't assume that a person with speech impairment also has another disability.
- Whenever possible, ask questions that can be answered with "yes" or a "no".
- Be patient. Don't interrupt or finish your customer's sentences.

People who have learning disabilities

The term "learning disabilities" refers to a variety of disorders. One example is dyslexia, which affects how a person takes in or retains information. This disability may become apparent when a person has difficulty reading material or understanding the information you are providing.

Tips:

- Be patient – people with some learning disabilities may take a little longer to process information, to understand and to respond.
- Try to provide information in a way that takes into account the customer's disability. For example, some people with learning disabilities find written words difficult to understand, while others may have problems with numbers and math.

People who have intellectual developmental disabilities

Developmental or intellectual disabilities, such as Down Syndrome, can limit a person's ability to learn, communicate, do everyday physical activities and live independently. You may not know that someone has this disability unless you are told.

Tips:

- Don't make assumptions about what a person can do.
- Use plain language.
- Provide one piece of information at a time.

People who have mental health disabilities

Mental health issues can affect a person's ability to think clearly, concentrate or remember things. Mental health disability is a broad term for many disorders that can range in severity. For example, some customers may experience anxiety due to hallucinations, mood swings, phobias or panic disorder.

- If you sense or know that a customer has a mental health disability be sure to treat them with the same respect and consideration you have for everyone else.
- Be confident, calm and reassuring.
- If a customer appears to be in crisis, ask them to tell you the best way to help.

4. How to interact with people who use assistive devices and how to use any equipment that your organization provides to help customers with disabilities

An assistive device is a tool, technology or other mechanism that enables a person with a disability to do everyday tasks and activities, such as moving, communicating

or lifting. Personal assistive devices can include things like wheelchairs, hearing aids, white canes or speech amplification devices.

Tips:

- Don't touch or handle any assistive device without permission.
- Don't move assistive devices or equipment, such as canes and walkers, out of your customer's reach.
- Let your customers know about accessible features in the immediate environment that are appropriate to their needs (e.g. public phones with TTY service, accessible washrooms, etc.).

If your organization offers any equipment or devices for customers with disabilities, make sure you know how to use them. It could be helpful to have instruction manuals handy or an instruction sheet posted where the device is located or stored.

Some examples of assistive devices that your organization might offer include:

- Lifts, which raises or lowers people who use mobility devices
- Accessible interactive kiosk, which might offer information or services in Braille or through audio headsets
- Wheelchairs

5. How to interact with a person who has a service animal a guide dog or other service animal

People with vision loss may use a guide dog, but there are other types of service animals as well. Hearing alert animal helps people who are Deaf, deafened, oral deaf, or hard of hearing. Other service animals are trained to alert an individual to an oncoming seizure.

Under the standard, service animals must be allowed on the parts of your premises that are open to the public. In some instances, service animals will not be permitted in certain areas by law (for example, a restaurant kitchen).

Tips:

- Remember that a service animal is not a pet. Avoid touching or addressing them.

- If you're not sure if the animal is a pet or a service animal, ask your customer.
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6. How to serve a person accompanied by a support person

Some people with disabilities may be accompanied by a support person, such as an intervener. A support person can be a personal support worker, a volunteer, a family member or a friend. A support person might help your customer with a variety of things from communicating, to helping with mobility, personal care or medical needs.

Welcome support people to your workplace or business. They are permitted in any part of your premises that is open to the public. If your organization is one that charges admission, such as a movie theatre or bowling alley, provide notice, in advance, about what admission fee will be charged for a support person.

Tips:

- If you're not sure which person is the customer, take your lead from the person using or requesting your goods or services, or simply ask.
 - Speak directly to your customer, not to their support person.
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7. How to assist people with disabilities who need help accessing your goods or services

If you notice that your customer is having difficulty accessing your goods or services, a good starting point is to simply ask "How can I help you?"

Your customers are your best source for information about their needs. A solution can be simple and they will likely appreciate your attention and consideration.
