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# **CUSTOMER ACCESSIBILITY POLICY**

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# Table of Contents

<b>1. Background</b> .....	4
<b>2. Scope</b> .....	4
<b>3. Legal Framework</b> .....	4
<b>4. General Requirements</b> .....	4
<b>5. Roles and Responsibilities</b> .....	5
<b>6. Customer Accessibility</b> .....	5
<b>7. Information Accessibility</b> .....	5
<b>8. Web accessibility</b> .....	6
<b>10. Infrastructure Accessibility</b> .....	6
<b>11. Accessible Products and Services</b> .....	7
<b>10. Financial Inclusion</b> .....	7
<b>11. Financial Literacy and Education</b> .....	7
<b>12. Conclusion</b> .....	8

## 1. Background

The unshakeable aim of Abans finance PLC is to provide an environment that is accessible and inclusive for all parties involved. This accessibility policy describes the steps which our company engage to ensure that our organization is accessible to everyone, as well as our commitment to guaranteeing accessibility.

The primary objective of a Customer Accessibility Policy in finance companies is to ensure that all customers, regardless of their physical abilities, technological proficiency, or other personal circumstances, can access and utilize financial services effectively. This policy is vital for fostering inclusivity and equal opportunity in financial services.

Firstly, the policy aims to eliminate barriers that might prevent individuals with disabilities from engaging with financial services. This includes making physical locations accessible through ramps, elevators, and other accommodations, as well as ensuring that digital platforms are usable by people with visual, auditory, or cognitive impairments.

Secondly, the policy focuses on providing alternative formats and communication methods to meet diverse customer needs. This might involve offering services in multiple languages, providing support through various channels like phone, chat, or in-person meetings.

Additionally, the policy underlines the importance of regular reviews and updates to maintain compliance with evolving accessibility standards and regulations. It also highlights the need for feedback mechanisms, allowing customers to report accessibility issues and suggest improvements.

Ultimately, a well-implemented Customer Accessibility Policy not only helps finance companies meet legal requirements but also builds a positive reputation by demonstrating a commitment to customer-centric service and inclusivity. This approach enhances customer satisfaction, loyalty, and overall engagement with the financial services offered.

## 2. Scope

This policy applies to all stakeholders associated with AFPLC In instances where there may be inconsistencies between the requirements of the Consumer protection directives of the Central Bank of Sri Lanka (CBSL) and the policy outlined in this policy, the regulations set forth by CBSL shall take precedence.

## 3. Legal Framework

The following legal provisions are applicable for this policy

- i. The Financial Consumer Protection Regulation No. 01 of 2023.
- ii. Section 10(c) of the Monetary Law Act, No. 58 of 1949

## 4. General Requirements

- To make sure that business policies and procedures adhere to relevant accessibility laws and standards, AFPLC will periodically evaluate and improve them.
- AFPLC will welcome input from members of many varied groups and consider their recommendations and worries when making decisions regarding accessibility.

## **5. Roles and Responsibilities**

The management is responsible for formulating the Customer accessibility policy of the company which should be approved by the Board. The Branch Managers, Customer Service In charge officers, regional managers or the head of the department/units will be designated as the Accessibility coordinator of the region/department/functions. The coordinator will be responsible for coordinating on all accessibility measures at the branch / department/units under his / her purview.

## **6. Customer Accessibility**

It is imperative that AFPLC creates products, services, information, and facilities that are inclusive of people with a range of requirements, regardless of their social standing, physical capabilities, marital status, gender, age, religion, or level of financial literacy. Promoting inclusivity and removing obstacles that might keep people from fully engaging in various company activities are the aims of accessibility.

The AFPLC will ensure that individuals with varying socioeconomic statuses, physical abilities, marital statuses, ethnic backgrounds, genders, ages, religions, and levels of financial literacy have equal access to their physical surroundings and necessary information. Creating an environment where everyone is accepted, valued, and allowed to engage completely is what it means to be inclusive. It's critical to keep in mind to treat clients with dignity and respect, regardless of their physical limitations.

Staff members at AFPLC will receive training on efficient customer service and communication techniques, with a focus on helping older and differently abled consumers.

Make sure staff members understand the value of inclusivity and are prepared to deal with any issues that may come up with clients who have accessibility-related questions. To achieve compliance, AFPLC must ensure that staff members are knowledgeable about the laws and rules pertaining to accessibility.

## **7. Information Accessibility**

- The company will furnish the required documentation in easily obtainable formats upon the customer's request.
- When a financial consumer authorizes someone to assist them, the company must allow the client to do through power of attorney, board resolution, or authority letter, as applicable.
- In order to use equipment and assistive technology in future transactions, the organization must have a plan in place for providing suitable facilities.
- Customers have the right to privacy regarding their disabilities and special needs, and information pertaining to their disabilities and requirements may not be used for any reason other than serving their needs or defending their rights.
- If a consumer complains that any personal information the company has on file is false or incomplete, AFPLC will investigate the claim, make the necessary corrections, and notify any previous recipients of the information. All of this will happen in a timely manner.
- AFPLC is required to abide by data privacy and confidentiality laws, which restrict the use of financial consumer data to that which is necessary for the purposes for which it is obtained.

## **8. Web accessibility**

Web AFPLC accessibility shall include but not limited to:

- Font size, colour and colour contrast adjustability.
- Full navigability and ability to function with the keyboard.
- Full readability with screen readers.
- All web elements shall be appropriately labeled or alternative text shall be used.
- All security, protection or safety features shall be provided in text
- Adequate time shall be provided to perform all functions.

## **9. Mobile applications accessibility**

AFPLC Mobile applications accessibility shall include but not limited to:

- Font size, colour and colour contrast, and background colour adjustability.
- Full navigability when using mobile applications.
- Full readability with screen readers.
- All mobile application elements shall be appropriately labeled or alternative text shall be used.
- All security, protection or safety features shall be provided in text and audio options.
- Adequate time shall be provided to perform all functions.

## **10. Infrastructure Accessibility**

The Business Facilities for physical infrastructure must be planned and kept up to date in accordance with applicable accessibility guidelines and standards. When implementing any improvements or changes that may involve moving locations in the future, the organization should make the required arrangements. The business must abide by general accessibility requirements,

- Accommodating senior and disabled clients, while developing new structures or leasing space.
- the company shall ensure that pathways leading to branch entrances are free of obstacles, ensuring a clear and safe route for everyone.
- The company shall ensure that entrance to buildings have a adequate accessible pathways, stairs and ramps/slopes to accommodate individuals with different needs
- The company shall ensure that pathways leading to branch entrance are free of obstacles, ensuring a clear and safe route for everyone.
- Adequate lighting is essential for safety and navigation. Ensure that entrances are well-lit to assist individuals with visual impairments.
- Install clear and visible signage indicating and supporting the customers to easily accessible to the branch premises and required service.
- Accessible entrances should be located in close proximity to accessible parking spaces, allowing for convenient and barrier-free access.
- All the branch locations need to have accessible restrooms. When setting up the restroom facilities for customers, it's important to prioritize accessibility, cleanliness, and convenience.
- The AFPLC branch locations shall facilitate the adequate seating areas for the customers. If there are waiting or seating areas near entrances, ensure that they are accessible and accommodate individuals with varying abilities.

## **11. Accessible Products and Services**

The business must create and provide goods and services that meet the various demands of its wide range of clients. Digital financial services, microfinance programs, and easier account alternatives are a few examples of this.

Accessible products and services are fundamental to an effective Customer Accessibility Policy. By prioritizing accessibility, financial companies not only comply with legal requirements but also foster a more inclusive environment for all customers. This commitment enhances customer satisfaction and loyalty while promoting equal opportunities for everyone.

- Provide a wide selection of financial products, including credit and savings accounts, that are suited to the demands of different consumer segments.
- For physical branches and offices, companies should ensure compliance with accessibility guidelines for buildings. This includes wheelchair access, accessible restrooms, and clear signage. Companies should also consider offering assistance to customers with disabilities upon request, such as providing personal assistance for navigating the premises.

## **10. Financial Inclusion**

Financial inclusion is a key aspect of a Customer Accessibility Policy, focusing on ensuring that all individuals, regardless of their socioeconomic status, physical abilities, or geographical location, have equitable access to financial products and services. This approach is essential for fostering a fair and inclusive financial environment.

Integrating financial inclusion into a Customer Accessibility Policy is crucial for ensuring that all individuals have the opportunity to participate in the financial system. By addressing diverse needs and removing barriers, financial companies can promote equity and support broader financial stability and growth.

The AFPLC have extended opportunities to undeserved women in Sri Lanka, facilitating their access to the financial system. The Company works to improve their lives by enabling them to become self-sufficient earners who can provide for their families. By offering self-employment options, the company hopes to help individuals reach their full potential, promote financial independence, and improve their general well-being. The Company must make an effort to open branches, CSUs, and digital channels so that people in underserved towns and outlying places can receive financial services. The Company will work to lower obstacles so that people and companies can use financial services to raise their standard of living and participate in the formal financial sector.

Assist the organization in financing Micro, Small, and Medium-Sized Enterprises (MSME) by determining the challenges and opportunities specific to each market sector. Take the appropriate steps to address these opportunities and problems through policy efforts

Both digital platforms and physical locations should be accessible. This involves ensuring that online services are usable by people with various disabilities and that physical branches are equipped to assist individuals with different needs.

## **11. Financial Literacy and Education**

Financial literacy and education are integral components of a Customer Accessibility Policy, aimed at empowering all customers with the knowledge and skills needed to make informed financial decisions. Ensuring that financial literacy initiatives are accessible helps bridge gaps in understanding and usage of financial products and services.

Incorporating financial literacy and education into a Customer Accessibility Policy is essential for empowering all individuals to manage their finances effectively. By providing accessible and inclusive educational resources, financial companies support greater financial inclusion and help customers make informed decisions.

- Educational resources should be designed to be accessible to individuals with diverse needs which includes providing materials in multiple formats such as large print, braille, and audio, as well as using simple, clear language.
- Financial education programs should be tailored to address the specific needs of different customer groups, such as low-income individuals, elderly clients, and those with disabilities. Targeted outreach helps ensure that these groups receive relevant and useful information.
- Collaborating with community organizations and advocacy groups can enhance the reach and effectiveness of financial literacy programs. These partnerships can provide valuable insights and help in delivering education that is culturally and contextually relevant.

## **12. Conclusion**

AFPLC aims to establish an inclusive and varied workplace where everyone is treated with respect and dignity by abiding by this accessibility policy. We are dedicated to creating an atmosphere that recognizes the distinctive contributions made by every individual and advocating for fair and equitable opportunities for all.