

ICICI Bank Canada
Accessibility Plan 2023-2026

TABLE OF CONTENTS

MESSAGE FROM THE PRESIDENT & CEO	3
GENERAL	4
AREAS DESCRIBED UNDER THE ACT	6
EMPLOYMENT	6
THE BUILT ENVIRONMENT	8
COMMUNICATION OTHER THAN INFORMATION AND COMMUNICATION TECHNOLOGIES (ICT)	9
THE DESIGN AND DELIVERY OF PROGRAMS AND SERVICES	10
THE PROCUREMENT OF GOODS, SERVICES AND FACILITIES	10
INFORMATION AND COMMUNICATION TECHNOLOGIES (ICT)	11
TRANSPORTATION	12
REPORTING AND IMPLEMENTATION	12
DEFINITIONS/KEY TERMINOLOGY	12

MESSAGE FROM THE PRESIDENT & CEO

We have embarked on a journey to assess our accessibility efforts. We are seeking to understand how we can better serve the needs of our employees and customers with disabilities. I am pleased to share with you ICICI Bank Canada's first Accessibility Plan.

We emphasise the importance of equal opportunities and reject all forms of discrimination or harassment. We reward individuals based on their abilities. Our employees take immense pride in working here. It is this positive culture that will undoubtedly pave the way for a more accessible environment for both our employees and customers with disabilities.

Our accessibility journey is just beginning. We will continue to foster ongoing and meaningful conversations about disability and inclusion.

Accessibility is not merely an obligation. It is a powerful catalyst for positive change. By embracing accessibility, we unlock the potential to empower individuals, strengthen our organisation and contribute to a more inclusive society. I urge you to read ICICI Bank Canada's first Accessibility Plan below. I look forward to embarking on this journey together.

Sincerely,
Vikash Sharma
President & CEO

GENERAL

Contact Information

The accessibility lead for ICICI Bank Canada is our Head of Human Resources, Ritesh Jha. You can reach out to our accessibility lead to provide feedback on this Plan, request alternative formats of this Plan or to request a description of the feedback process for accessibility at ICICI Bank Canada in an alternative format. To do this, please contact

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Attention: Head of Human Resources

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About ICICI Bank Canada

ICICI Bank Canada is a wholly-owned subsidiary of ICICI Bank Limited (NYSE:IBN). It has its headquarters in Mumbai, India. ICICI Bank Limited is a leading private sector Bank in India.

ICICI Bank Canada was established in December 2003. It is a full service direct Bank with an asset base of about \$6.0 billion as of December 31, 2022. It is a member of the Canada Deposit Insurance Corporation. The Bank offers a wide range of financial solutions catering to personal, commercial, corporate, investment, treasury and trade requirements.

ICICI Bank Canada's Commitment to Accessibility

We are on a journey of learning. The principles of the Accessible Canada Act align very closely with our own values. We are committed to helping create a barrier-free Canada for all. ICICI Bank Canada's vision is to be a fully accessible and inclusive organisation. This Accessibility Plan outlines steps for us to champion accessibility for our employees and our customers.

Accessibility Plan Development Process

To prepare in the development of our Accessibility Plan, we secured the support of a third-party vendor to conduct a fulsome accessibility assessment of ICICI Bank Canada. This vendor has extensive knowledge of accessibility. Their team also has practical experience of disability.

The vendor first began by conducting a thorough review of our documented processes and policies in five priority areas outlined in the Accessible Canada Act. Following this the vendor interviewed key members of the teams responsible for these priority areas. These assessments were used to validate and better understand the user experience of employees and customers with disabilities.

This thorough assessment of accessibility at ICICI Bank Canada provided us a clear understanding of current barriers to accessibility at ICICI Bank Canada. It helped us shape the actions outlined in this Accessibility Plan to remove or reduce those barriers.

Consultations

The Accessible Canada Act is clear that people with disabilities must be consulted, included and informed during the creation of accessibility plans. Their experiences and perceptions are vital in creating meaningful accessibility plans. The vendor conducted interview sessions with managers, leaders and others who contribute to accessibility at ICICI Bank Canada. ICICI Bank Canada is committed to conducting more consultations with employees and customers.

AREAS DESCRIBED UNDER THE ACT

There are seven priority areas described under Section 5 of the Accessible Canada Act. These areas include:

- Employment
- The Built Environment
- Information and Communication Technologies (ICT)
- Communication other than ICT
- The Design and Delivery of Programs and Services
- The Procurement of Goods, Services and Facilities
- Transportation

Information and Communication Technologies was not included in this Accessibility Plan. We will conduct further work in this priority area in future. Transportation is not currently relevant to the work at ICICI Bank Canada. Therefore, there are no barriers and actions in this priority area.

Each priority area section will include:

- A short summary
- What we are doing well
- Barriers to accessibility
- Actions to reduce and remove barriers to accessibility

EMPLOYMENT

The Employment priority area covers an employee's entire experience at ICICI Bank Canada. It starts from the recruitment and onboarding process and ends when the individual leaves the organisation. It also includes accommodation and short and long term absenteeism from work due to disability.

What We Are Doing Well

ICICI Bank Canada provides a supportive work environment for their employees by offering a variety of benefits and policies. We have a well defined employee handbook that outlines our commitment to equality and non-discrimination. Our handbook is reviewed regularly.

ICICI Bank Canada takes the health and safety of its employees seriously. We have a Health and Safety Forum that meets every month to review and approve reports related to workplace safety, investigate accidents and hazards and promote a safe working

environment. Our HR Team visits our branches regularly to ensure that our employees have a comfortable setting to share any issues or concerns they may be facing.

Barriers and Actions

Barrier: Job Posters

The accommodation process is not included in current job advertisements or the job postings. This may pose a barrier to people with disabilities who want to apply for a position at ICICI Bank Canada.

Action To Address Barrier: Improve Job Posters

We will include a statement in our job postings that invites applications from people with disabilities. These postings will also mention who the candidate may reach out to if he/she requires accommodation during the hiring process. This support person or team will be available through multiple communication methods such as e-mail and phone.

Barrier: Interview Process

A process is not in place to support accommodation during the interview phase.

Action to Address Barrier: Improving the Interview Process for People with Disabilities (PWD)

We will consider best practices for interview accommodations in the interview process including:

- An interview scheduled during a time when the applicant is most focused or best able to communicate
- An accessible location for someone with mobility issues

Barrier: Training and Further Development Needed

At ICICI Bank Canada we need further training about creating accessible environments for people with disabilities.

Action to Address Barrier: Improve Training and Awareness

We will provide Accessibility for Ontarians with Disabilities Act (AODA) training to relevant employees across ICICI Bank in Canada. We will track and record the date on which the training was delivered and who was present.

THE BUILT ENVIRONMENT

The Built Environment priority area includes all physical spaces where employees and customers interact such as offices and branches. The Built Environment considers things like automatic door openers, accessible washrooms, lighting, signage, and noise. It also includes work-from-home spaces.

What We Are Doing Well

ICICI Bank Canada has nine retail branches located in Ontario, Alberta and British Columbia. Our head office is in Toronto. All our spaces meet minimum building codes.

Barriers and Actions

Barrier: Understanding Accessibility

Further accessibility training is needed for employees.

Action To Address Barrier: Improving Accessibility Understanding

ICICI Bank Canada will evaluate available options to enhance knowledge and awareness of best practices in accessibility within the built environment. This will include having relevant employees take the Rick Hansen Foundation training course.

Barrier: Workplace Emergency Response Information

Our workplace emergency response information and plans do not clearly consider the safe evacuation of employees with disabilities.

Action to Address Barrier: Improving Emergency Response Information

We will incorporate emergency response procedures into our onboarding procedures. We will ensure that any new hire is aware of the procedures specific to their work environment. ICICI Bank Canada will ensure that these emergency response procedures are incorporated into our Health and Safety Inspections.

Barrier: Accessibility Audits

Accessibility audits have not been conducted at branches (including ABM's) or office spaces.

Action to Address Barrier: Continual Built Environment Audits

ICICI Bank Canada will engage external resources to conduct accessibility audits at the corporate office and at least 4 branches and I-lounges over the next 3 years. The

gaps identified during the audits will be self-evaluated at the remaining premises. The Bank will focus on ensuring that accessibility gaps are adequately addressed.

Barrier: Feedback Mechanism

Although ICICI Bank Canada leases the office space and has limited control over certain areas of the physical environment of the building, it is important that there is a way for visitors and employees to report any Built Environment accessibility concerns from outside of the office space.

Action to Address Barrier: Continual Built Environment Audits

ICICI Bank Canada will create a process for customers and employees to report any Built Environment accessibility concerns and provide feedback on accessibility issues. All concerns under the landlord's purview will be brought to the landlord's attention.

COMMUNICATION OTHER THAN ICT

The communication priority area relates to all methods of communication used at ICICI Bank Canada to communicate with employees and customers. This includes print materials and publications, websites, digital materials, e-newsletters, presentations and other methods of communication.

What We Are Doing Well

ICICI Bank Canada is a people first organisation where employees feel comfortable reaching out to the management whenever needed. To ensure transparency and clear communication we make it a priority to notify all employees of any significant changes to our policies and procedures through e-mail or office memorandum. Additionally, we have a comprehensive Bank Brand Guidelines document. It supports our branding efforts and helps to maintain consistency in our messaging across multiple channels.

Actions

We are committed to fully assessing and understanding barriers within communication at ICICI Bank Canada over the course of the next 3 years. ICICI Bank Canada will continue to learn and raise awareness of accessibility in communications. We will research training opportunities related to inclusive communication practices. We will provide practical guidance on effectively communicating with individuals with disabilities.

THE DESIGN AND DELIVERY OF PROGRAMS AND SERVICES

This priority area ensures that ICICI Bank Canada's programs and services are accessible to all employees and customers. It includes proactively considering accessibility while programs and services are being designed. It also holds us accountable for continually reviewing and updating our programs and services based on feedback from people with disabilities.

What We Are Doing Well

ICICI Bank Canada has taken several steps to make their programs and services more accessible. We have mobile mortgage specialists who can travel to assist clients where it is convenient and accessible for them. We have the capability of opening accounts digitally which makes banking more accessible for our customers. Additionally, customers can access phone banking support. ICICI Bank Canada is committed to supporting senior citizens with their banking needs. We provide a Seniors Banking Support Guide on our website that informs seniors about the safe and secure banking solutions that are available to them.

Barriers and Actions

Barrier: Customer Satisfaction Survey

Customers currently do not have the option to complete a survey following their interactions at the branch.

Action To Address Barrier: Incorporate a Satisfaction Survey with an Accessibility Lens
We are in the process of creating a customer satisfaction survey. Following their visit to the branch our customers may receive an e-mail with 5-6 questions about their experience. This will provide them with the opportunity to let us know of any accessibility issues or concerns. We will keep track of this data and address any issues in a timely manner.

THE PROCUREMENT OF GOODS, SERVICES, AND FACILITIES

The procurement priority area relates to all goods, services and facilities obtained by ICICI Bank Canada. It considers how accessibility is built into the processes, policies and practices at ICICI Bank Canada while purchasing goods, services and facilities.

What We Are Doing Well

ICICI Bank Canada has defined review processes related to project oversight, property management and vendor selection. We have a Facilities and Vendor Management Sub-Committee that meets quarterly to oversee and review the management of facilities and vendors. We also have an Outsourcing Forum that meets quarterly to monitor the performance of third party service providers. We conduct audits to ensure that service providers meet ICICI Bank Canada's policies and have an appropriate internal control environment.

Barriers and Actions

Barrier: Training and Education

Accessible procurement training is not provided to our procurement team. Therefore, they are unsure of what steps to take to procure goods and services in an accessible manner.

Action To Address Barrier: Procurement Training

The Bank will evaluate providing accessible procurement training to relevant staff members to support accessibility in our procurement activities.

INFORMATION AND COMMUNICATION TECHNOLOGIES (ICT)

The ICT priority area relates to all aspects of the technologies ICICI Bank Canada utilises in the virtual environment. This includes hardware, software, systems, assistive devices and all other aspects of technology.

We are committed to fully assessing and understanding barriers within ICT at ICICI Bank Canada over the course of the next 3 years. In the meantime, we will continue to follow Web Content Accessibility Guidelines (WCAG). ICICI Bank Canada will continue to work with our IT departments and reach out to external sources if needed to ensure we meet these guidelines.

TRANSPORTATION

Due to ICICI Bank Canada's limited involvement with transportation, barriers have not been identified under this priority area. ICICI Bank Canada commits to ensuring that all aspects of accessibility are being considered. If ICICI Bank Canada becomes more involved with any form of transportation we will identify barriers and actions in this priority area.

REPORTING AND IMPLEMENTATION

This Accessibility Plan is an important step for ICICI Bank Canada to create a more accessible workplace. But our work should not end here. Throughout this Plan we have stated the actions we will take to address barriers to accessibility within our organisation. We are dedicated to acting on these commitments.

ICICI Bank Canada will publish annual progress reports in the coming years as mandated by the Accessible Canada Act. These progress reports will track the work we are doing to remove and reduce barriers for our employees and customers with disabilities. As we publish progress reports and updated accessibility plans, ICICI Bank Canada will continually refresh its commitment to being a fully inclusive and accessible organisation.

DEFINITIONS/KEY TERMINOLOGY

Accessibility

Accessibility refers to how services, technology, locations, devices, environments and products are designed to accommodate people with disabilities. Accessibility means giving people of all abilities equal opportunities to take part in activities. The term implies conscious planning, design, and/or effort to make sure something is available to people with disabilities. Accessibility also benefits the general population by making everything more easy to use and practical for everyone.

Barrier

According to the Accessible Canada Act (2019) a barrier is ‘anything - including anything physical, architectural, technological or attitudinal, anything that is based on information or communications or anything that is the result of a policy or a practice - that hinders the full and equal participation in society of persons with an impairment, including a physical, mental, intellectual, cognitive, learning, communication or sensory impairment or a functional limitation.’

Disability

According to the Accessible Canada Act (2019) disability is defined as ‘any impairment, including a physical, mental, intellectual, cognitive, learning, communication or sensory impairment or a functional limitation whether permanent, temporary or episodic in nature, or evident or not, that, in interaction with a barrier, hinders a person’s full and equal participation in the society.’