

2023-2026 Accessibility Plan

1. General

1.1 Purpose

The Accessible Canada Act (“ACA”) and the Accessible Canada Regulations (“Regulations”) require that federally regulated entities prepare and publish accessibility plans. This initial accessibility plan was prepared by MUFG Bank, Ltd., Canada Branch (“MUFG Bank Canada” or the “Company”) and is considered an evergreen document to be reviewed and updated every three years. This plan reflects MUFG Bank Canada’s commitment to creating an inclusive and accessible workplace and describes the steps that will be taken to meet the requirements of the ACA.

1.2 Reporting on the Plan

As required by the ACA, MUFG Bank Canada will publish a status report every year that shows its progress against its commitments, and how the plan influences the culture and experiences of the Company. The Company will maintain records of its accessibility initiatives, including barrier removal efforts, accommodation requests, and training program. It will review and update this accessibility plan every three years.

1.3 Feedback

MUFG Bank Canada’s commitment to inclusion and accessibility incorporates a feedback process so that employees and others can share their ideas and input with the Company. It has established mechanisms for receiving and responding to feedback, including complaints, and takes appropriate actions to address concerns. To provide feedback on accessibility, or to request MUFG Bank Canada’s accessibility plan or a description of MUFG Bank Canada’s feedback process in an accessible format, individuals should use one of the contact methods below. If an individual requires support while providing feedback, they shall advise the designated recipient and MUFG Bank Canada shall do its best to meet the individual’s needs. If an individual providing feedback includes their contact information, MUFG Bank Canada is committed to responding to their feedback in a timely manner and in the

same means by which it is received. Individuals may also choose to provide feedback anonymously.

Designated recipient: Vice President, Human Resources

Mailing address: 200 Bay Street, Royal Bank Plaza South Tower, Suite 3400, Toronto, Ontario, M5J 2J1

Email: accessibility@ca.mufg.jp

Telephone: 416-865-0220

1.4 Accessibility at MUFG Bank Canada

MUFG Bank Canada is committed to providing equal employment opportunities and creating an accessible and inclusive work environment for all employees, including persons with disabilities. The Company recognizes the value of diversity and is dedicated to removing barriers and promoting the full participation and integration of individuals with disabilities throughout all aspects of the Company.

Inclusion is an integral part of MUFG Bank Canada's underpinning values and is included in its organizational strategic objectives. At MUFG Bank Canada, the commitment to accessibility is rooted in the objective of including everyone. The Company endeavours to be accessible to all employees, prospective employees, clients, prospective clients, and authorized visitors, including persons with disabilities. It values the contributions individuals with disabilities bring to its culture, workplace and communities.

MUFG Bank Canada's efforts to achieve accessibility are deeply connected to, and mutually reinforced by:

- The Company's priorities, including ongoing work in support of equity, diversity and inclusion;
- Legislation, such as the *Canadian Human Rights Act*, the *Canadian Charter of Rights and Freedoms*, the *Canada Labour Code* and the *Employment Equity Act*; and
- The United Nations' *Convention on the Rights of Persons with Disabilities*.

While this is MUFG Bank Canada's first formal accessibility plan, it builds on previous investments and successes. These include:

- Deliberate location of MUFG Bank Canada's office premises in buildings that are easy for employees and authorized visitors with disabilities to access;
- Renovations to MUFG Bank Canada's office premises to promote accessibility; and
- Improvements to the accessibility of MUFG Bank Canada's technology platforms, including implementation of e-forms, virtual meetings via platforms

that automatically create meeting transcripts, and productivity software updates that introduced integrated immersive reading, dictation, translation, and accessibility tips.

Change takes time, and this plan will guide the Company in its efforts to improve accessibility over the next three years.

2. Identification and Removal of Barriers

2.1 Consultations

MUFG Bank Canada is committed to building an accessible culture and environment where everyone—including people with disabilities—can participate and grow professionally. The Company recognizes that it can be inclusive and accessible only when it understands and meets the needs of those with disabilities; in recognition of "Nothing about us without us," the slogan that was adopted by the International Disability Caucus during negotiations surrounding the creation of the United Nations "Convention on the Rights of Persons with Disabilities," this accessibility plan was developed with consultation of employees who have self-identified that they are persons with disabilities.

The consultation process consisted of the following:

- Conducting a Company-wide survey in order to identify existing employees who would benefit from the objectives set forth in the plan;
- Inviting those employees who self-identified as individuals with disabilities to share feedback in a focus group or interview session.

The Company intends to expand consultations to additional stakeholders to improve its consultation process to better identify and remove any existing barriers. MUFG Bank Canada looks forward to this evergreen process and welcomes this opportunity to remove and prevent any barriers to accessibility which may exist.

MUFG Bank Canada also examined outside sources of information to leverage the experiences of Canadian government organizations that have already developed their own accessibility plans to understand the experiences of a larger number of individuals in Canada. MUFG Bank Canada will continue to find new ways to consult in the coming years to ensure better outcomes for persons with disabilities in accessing the Company in all capacities.

2.2 Improving on Areas Identified in the ACA

Through the plan's development and researching leading practices from other organizations, MUFG Bank Canada has identified barriers in six of the seven areas identified in the ACA, as well as opportunities to improve accessibility. Based on the identified barriers and opportunities for action, MUFG Bank Canada will coordinate and implement actions and programs to remove or mitigate these barriers. This may involve modifications to physical spaces, technology, policies, and procedures to ensure accessibility and inclusion for all employees.

MUFG Bank Canada will launch a working group composed of representatives from a variety of departments across the organization, inclusive of employees who have self-identified as persons with disabilities, to deliver on the commitments of this plan. The working group will collaborate with the Diversity, Culture, and Philanthropy stakeholders across MUFG in a variety of regions, to raise the visibility of the plan and further garner support for the implementation of key actions.

2.2.1 Employment

Accessibility must be ensured at every stage of employment. This means accommodations must be made available to candidates and employees upon request and accessibility should be embedded into policies, processes and practices, including:

- Recruitment;
- Employee onboarding;
- Professional development;
- Business travel;
- Short- and long-term disability leaves;
- Return-to-work processes; and
- Redeployment.

Desired outcomes

- The Company attracts qualified candidates with disabilities according to their availability on the labour market for relevant occupations.
- Employees with disabilities report being treated with respect at a level that matches those of all employees.

2.2.1.1 Barrier 1

The current number of job applicants and employees hired with disabilities is lower than labour market availability.

Opportunities for Action

- Enhance visibility of jobs among Canadians with disabilities and signal MUFG Bank Canada's commitment to their inclusion in its workforce.
- Educate hiring managers on accessibility and how they can ensure a barrier-free hiring, selection and accommodation process.
- Provide accommodations during interviews as necessary.
- Benchmark current recruitment, selection and onboarding practices against leading accessibility practices.

2.2.2 Built Environment

The built environment comprises human-made structures, features and facilities—it's the physical environments where people live and work. Newly developed or redesigned buildings and public spaces are expected to incorporate universal designs and to be usable by all people, to the greatest extent possible, without the need for adaptation or specialized design.

MUFG Bank Canada's main office premises are on the 18th floor of Royal Bank Plaza, South Tower in Toronto, Ontario. This space has undergone several renovations throughout the time that the Company has occupied the space, and future plans for the Company's main office premises will incorporate additional measures to further enhance accessibility within the space that is directly under the Company's control. For individuals who are mobility impaired, access to MUFG Bank Canada premises is provided through the various entrances to Royal Bank Plaza, which are wheelchair and motorized scooter friendly and provide access to the 18th floor through an elevator.

Royal Bank Plaza is currently owned by Pontegadea Group and operated by Colliers as of February 2022. The building is part of the PATH network, linking directly to a variety of transportation options and amenities: Union Station (rail transport), TTC subway, streetcars, buses, underground parking, and bicycle parking. Under the previous operators, the building has implemented various mitigating measures for employees and visitors with mobility or other impairments to address structural accessibility issues.

Desired outcomes

- MUFG Bank Canada's main office premises are easy for employees and authorized visitors with disabilities to access.
- The Company identifies and removes architectural and physical barriers quickly and effectively.

2.2.2.1 Barrier 2

Despite renovations, some spaces continue to limit the mobility of employees and authorized visitors with disabilities.

Opportunities for Action

- Advocate for budget to make the desired changes or to invest in a new built environment that will incorporate additional measures to enhance accessibility.
- Prioritize and update the accessibility features of main ingress and egress points, shared amenities, and key meeting rooms.
- Automate door openers in the primary pathways.
- Solicit working group feedback on proposed design changes to the built environment.

2.2.3. Information and Communication Technologies

Information and communication technologies are various technological tools and resources used to transmit, store, create, share or exchange information.

The IT department of MUFG Bank Canada is responsible for the provision of all IT related services at MUFG Bank Canada. The office productivity software suite utilized at MUFG Bank, Ltd., Canada Branch is Microsoft 365, which provides best-in-class apps and powerful cloud services with accessibility built in, to help ensure everyone can create, communicate, and collaborate on any device.

Desired outcomes

- An increase in available self-serve technology and accessibility features to enhance in-person and hybrid meeting experiences and participation.
- Employees, guests and facilitators are more fully able to participate in training, conferences and other events hosted by the Company.

2.2.3.1 Barrier 3

Limited knowledge of available accessibility features which can be turned on or activated limits the ability of employees and guests with disabilities to use them.

Opportunities for Action

- Raise awareness of available accessibility features.

2.2.3.2 Barrier 4

The inaccessibility of technologies in commonly used meeting and collaboration spaces can limit the ability of facilitators and attendees to participate meaningfully.

Opportunities for Action

- Review the technology used in common conference, learning and meeting spaces to ensure that it meets a high level of accessibility and respects all legal and policy requirements.

2.2.3.3 Barrier 5

MUFG Bank Canada is a branch of a larger, global financial institution. MUFG Bank Canada does not own, operate, or control a digital website; there is a web page briefly describing MUFG's presence in Canada on a larger MUFG website that is owned and managed by MUFG Bank Canada's counterparts in other jurisdictions, who are subject to requirements that may be different than those of the ACA. This may result in inconsistent web accessibility for those who utilize the website in order to obtain information about MUFG Bank Canada.

Opportunities for Action

- Work with relevant stakeholders to ensure that the page pertaining to MUFG Bank Canada meets minimum web accessibility requirements.
- Work with relevant stakeholders to ensure that future pages pertaining to MUFG Bank Canada meet minimum web accessibility requirements.
- Work with relevant stakeholders to have other pages in the larger MUFG website, which may interact with the MUFG Bank Canada page, conform with the minimum web accessibility requirements.

2.2.3.4 Barrier 6

Technology evolves, and there are increasing advancements being made to enhance accessibility for users. Resources to keep up with and implement rapidly-evolving technological advances may be limited.

Opportunities for Action

- Develop approaches to leverage agreements, licenses, or development acquired or executed by other MUFG entities.
- Develop approaches aimed at ensuring that technology must be reviewed on a periodic basis for accessibility, and to capitalize on advancements.

2.2.4. Communication Other than Information and Communication Technology

The communication priority area recognizes that people give, receive and understand communication in different ways. An organization is expected to take these differences into account and provide its communications in various accessible formats for people who require them.

Desired outcomes

- MUFG Bank Canada ensures the accessibility of key documents, internally and externally, for people who request them in an alternative format.
- MUFG Bank Canada responds to requests for key resources or publicly available documents in an accessible format in the same amount of time as for other document requests, or as directed by applicable legislation.

2.2.4.1 Barrier 7

MUFG Bank Canada's standard document templates and formats for its files, reports and presentations may not meet the accessibility needs of their users.

Opportunities for Action

- Embed accessibility into the Company's internal and external corporate communications products and templates (e.g., memo templates, form templates, PowerPoint templates, wayfinding).
- Develop or share resources for employees on how to make documents and communications accessible.

- Develop guidelines for the provision of American Sign Language, *Langue des signes québécoise* and Plains Indian Sign Language during remote and hybrid internal and external meetings and events, as the situation warrants.
- Develop approaches aimed at ensuring that individuals who may require accommodation, support, or alternate formats have a method of advising MUFG Bank Canada so that MUFG Bank Canada may make appropriate arrangements on a case-by-case basis.

2.2.4.2 Barrier 8

The Company does not have a uniform process to ensure alternate formats, such as braille or captioned audio, for the information and communications it issues to employees and others.

Opportunities for Action

- Identify service providers and develop contracts or agreements to create alternate formats, where appropriate.
- Catalogue and store documents and materials requested in alternative formats.
- Prepare key accessibility resources in alternative formats so that they are ready to be distributed upon request.

2.2.4.3 Barrier 9

The Company does not have a uniform process to ensure real-time communications supports, such as sign language interpretation or real-time captioning, can be made available for individuals with communication disabilities.

Opportunities for Action

- Identify service providers and develop contracts or agreements for communications supports, where appropriate.

2.2.5. Procurement of Goods, Services and Facilities

The ACA requires MUFG Bank Canada to consider accessibility requirements for procurement and include accessibility as part of the provision of goods, services and facilities, where appropriate (e.g., accessible technology, materials, and amenities).

Desired outcomes

- Accessibility becomes a part of procurement expectations, and goods and services the Company purchases are accessible from the beginning.
- Business lines cultivate procurement practices that respect the inclusion of persons with disabilities.
- Project authorities partner with subject matter experts to assess accessibility for all procurement actions.
- Develop subject matter experts who are responsible for reviewing the accessibility assessments provided by the project authorities.

2.2.5.1 Barrier 10

The Company does not have a procurement framework, thus accessibility considerations cannot be embedded in the Company's provision of goods, services, and facilities.

Opportunities for Action

- Devise a procurement framework.
- Devise a policy that reinforces that accessibility must be considered when procuring goods and services. (embedded accessibility requirements within the procurement process by identifying at the procurement request stage, whether or not the goods or services to be procured have accessibility requirements).
- Devise procurement templates and embed accessibility considerations into the procurement templates (e.g., requests for proposals) so that they inform the selection of external vendors, products and services that will abide by the requirements of the ACA.

2.2.6. Design and Delivery of Programs and Service

How the Company designs and delivers its internal and external programs and services matters in fostering accessibility. This includes the programs and information for current employees, retirees and prospective employees and clients. Beginning with the planning stage for its key activities and functions, the Company should incorporate accessibility considerations.

Desired outcomes

- The Company's public-facing services are more accessible, and it receives few accessibility-related complaints.

- The Company has a strong culture of collaboration with internal stakeholders and employees with disabilities.

2.2.6.1 Barrier 11

The lack of a comprehensive and documented approach to setting the accessibility standards for the Company's programs and processes may result in inconsistent experiences for clients.

Opportunities for Action

- Develop internal accessibility best practices and review the accessibility levels at key points of interaction with the public to ensure they meet these standards.
- Develop best practices and promote guidelines for accessible client services at the Company.

2.2.6.2 Barrier 12

A lack of standard measures to assess internal and external programs, events and engagements limits the evaluation of their accessibility.

Opportunities for Action

- Standardize the Company's approach to collecting accessibility-related feedback and reporting on the accessibility of programs, events and engagements.
- Develop a high-level accessibility metric to track overall change resulting from the accessibility plan and embed it (or similar metrics) into internal reporting.

2.2.7. Transportation

MUFG Bank Canada does not coordinate a transportation system, or a fleet of transportation vehicles as defined in the *Accessible Canada Act*. This means that standards for transportation are not in the scope of this plan. However, MUFG Bank Canada provides accommodations to employees and external partners travelling for Company business and training. The Company is committed to reviewing its policies and communications related to travel and transportation, as needed, to ensure they are barrier-free.

3. Appendix: Definitions

Accessibility: The degree of ease that something (e.g., device, service, physical environment and information) can be accessed, used and enjoyed by persons with disabilities. The term implies conscious planning, design or effort to make sure something is barrier-free to persons with disabilities. Accessibility also benefits the general population by making things more usable and practical for everyone, including older people and families with small children.

Barrier: The *Accessible Canada Act* defines a barrier as “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: The *Accessible Canada Act* defines a disability 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, interaction with a barrier, hinders a person’s full and equal participation in society.”