

1. Purpose

RFA Bank of Canada (“RFA”) strives at all times to provide its services in a way that respects the dignity and independence of people, including those with disabilities. We are also committed to giving people with disabilities the same opportunity to access our services and allowing them to benefit from the same services, in the same place and in a similar way as other customers.

RFA is committed to excellence in serving all customers including people with disabilities and we will carry out our functions and responsibilities in the following areas:

1.1. Assistive devices

We are committed to serving people who need assistive devices to obtain, use or benefit from our services. We will ensure that our employees are trained and familiar with various assistive devices that may be used by customers with disabilities while accessing our services or facilities.

1.2. Communication

We will strive to communicate with people with disabilities in ways that take into account their disability. We will work with the person with a disability to determine what method of communication works for them.

1.3. 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. When we cannot easily identify that an animal is a service animal, our staff may ask a person to provide appropriate documentation from a regulated health professional that confirms the person needs the service animal for reasons relating to their disability. If service animals are prohibited by another law, we will explain why the animal is excluded and do the following to ensure people with disabilities can access our services or facilities:

- explain why the animal is excluded
- discuss with the customer another way of providing services or facilities

In the event a staff member is allergic to animals, alternative arrangements will be negotiated.

1.4. Support persons

We are committed to welcoming people with disabilities who are accompanied by a support person. Any person with a disability who is accompanied by a support person will be allowed to enter RFA’s premises with his or her support person. At no time will a person with a disability who is accompanied by a support person be prevented from having access to his or her support person while on our premises.

In certain cases, RFA might require a person with a disability to be accompanied by a support person for the health or safety reasons of:

- the person with a disability
- others on the premises

Before making a decision, RFA will:

- consult with the person with a disability to understand their needs
- consider health or safety reasons based on available evidence
- determine if there is no other reasonable way to protect the health or safety of the person or others on the premises

1.5. Notice of temporary disruption

In the event of a planned or unexpected disruption to services or facilities or services usually used by people with disabilities RFA will notify customers promptly. This 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. In these circumstances a notice will be placed at all public entrances to our premises or via another method of communication depending on what it pertains to.

1.6. Training

RFA will provide training to all employees and volunteers, anyone involved in developing our policies and anyone who provides services or facilities to customers on our behalf. Staff will be trained on accessible customer service within 6 months after being hired. Training will include:

- 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
- how to use the equipment or devices available on-site or otherwise that may help with providing services or facilities to people with disabilities
- what to do if a person with a disability is having difficulty in accessing RFA's services or facilities

Staff will also be trained when changes are made to our accessible customer service policies.

1.7. Feedback process

The ultimate goal of RFA is to meet and surpass customer expectations while serving customers with disabilities. Comments on our services regarding how well those expectations are being met are welcome and appreciated. Customers who wish to provide feedback on the way RFA provides services to people with disabilities can submit their feedback to:

Attention:

Customer Service, RFA Bank of Canada
145 King Street, Suite 300
Toronto, Ontario, M5H 1J8

Email: customerservice@rfabank.ca

Phone: 647.259.7873 or 1.877.416.7873

Fax: 1.877.905.7873

Customers can expect to hear back within 7 business days. Complaints will be addressed according to RFA’s regular complaint management procedures.

RFA will make sure our feedback process is accessible to people with disabilities by providing or arranging for accessible formats and communication supports, on request.

1.8. Notice of availability of documents

RFA will notify the public that documents related to accessible customer service, are available upon request by posting a notice on our website at rfa.ca. RFA will provide this document in an accessible format or with communication support, on request. We will consult with the person making the request to determine the suitability of the format or communication support. We will provide the accessible format in a timely manner and, at no additional cost.

1.9. Modifications to this policy or other policies

Any policy of RFA that does not respect and promote the principles of dignity, independence, integration and equal opportunity for people with disabilities in accessing our services will be modified or removed.

2. Change Log

Version	Approved Date	Made By	Description	Approved By
Original	February 1, 2017			
Version 2	January 2020	Marketing	Rebranded document	Compliance
Version 3	February 2025	Marketing	Rebranded document	Compliance
Version 4	February 2025	Marketing	Rebranded document	Compliance