



Amex Canada 2024 Accessibility Progress Report



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General



General

On June 1, 2023, Amex Bank of Canada (“Amex”) published its first [Accessibility Plan](#) and [Feedback Process](#), as required by the Accessible Canada Act (ACA). The ACA takes the aim of creating a Canada without accessibility barriers by 2040. To meet the goal of the ACA, Amex will work towards identifying, preventing and removing barriers facing people with disabilities to allow them to participate fully in society.

The priority areas listed in the ACA that impact Amex are:

- 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

In compliance with the ACA, Amex has prepared and published this Accessibility Plan, has introduced an anonymous channel to receive customer and colleague feedback, has published Amex’s Feedback Process Description and will publish Progress Reports on an annual basis as prescribed in the Act.

Contact Information

Amex has assigned an Accessibility Officer who will oversee the Feedback Process and receive feedback on behalf of the regulated entity. To request a copy of The Accessibility Plan or a copy of the Amex Feedback Process in an alternate format or to provide feedback on accessibility, please contact the Accessibility Team at Amex Canada by:



Mail:

Amex Bank of Canada
Accessibility Team
P.O. Box 3204, STN. F
Toronto, Ontario M1W 3W7



Toll Free Numbers:

Phone: 1-888-301-5312
Fax: 1-866-849-9660
TTY: 1-866-529-1344



Email:

amexaccessibility@aexp.com



Anonymous Feedback Form:

Customers & Colleagues
[americanexpress.com/en-ca/
company/accessibility](https://americanexpress.com/en-ca/company/accessibility)

Colleagues only – through the Amex Ethics
Hotline: amex.ethicspoint.com

Executive Summary

Amex has thrived through generations by reinventing its business and constantly innovating to meet the emerging needs of its colleagues and customers, and other stakeholders.

Amex is committed to providing an inclusive and accessible work environment – one where everyone, including colleagues, candidates, and those who work on behalf of Amex, are treated equally, with dignity and respect. Amex works to remove barriers by developing inclusive practices and fostering awareness with education and engagement so that all colleagues can contribute and succeed at work.

Following the principle of “nothing without us,” Amex consulted colleagues and customers to assist in building the Accessibility Plan and this Progress Report. The audience consisted of people with disabilities, caregivers and other stakeholders.

Customers

Amex customers provided comments on their preferred methods of interacting with Amex when using our products and services. Amex considered their inputs to ensure the Accessibility Plan meets their needs.

Amex identified that customer representation for persons with disabilities is 23%, which closely mirrors the Canadian population for people with disabilities at 28%.

In addition, Amex learned that 95% of its customers consulted have not experienced accessibility barriers when conducting day-to-day business with the company.

Colleagues

We consulted with colleagues and they provided feedback on areas where the company could make improvements, such as workplace accommodation and physical spaces. The main theme uncovered is to build awareness of the global and local resources already in place, such as our Accommodation Policy and the suite of accessibility tools in place to support colleagues with disabilities to ensure they are having a great experience at work.

Results of both the customer and colleague consultations were incorporated into the Accessibility Plan. Amex identified accessibility barriers – which mean anything that hinders the full and equal participation in society of persons with disabilities – and incorporated them at the end of each section within the Accessibility Plan, including employment, the built environment, information and communication technologies (ICT), communication other than

Executive Summary

ICT, the design and delivery of programs and services, and the procurement of goods, services and facilities.

This 2024 Progress Report highlights the efforts undertaken to address the barriers identified in the Accessibility Plan and meet our goals of improving accessibility for our customers and colleagues. Amex is committed to reviewing the Accessibility Plan every year and updating it every three years in compliance with the Accessible Canada Act. This is the first Progress Report published on our Accessibility Plan.



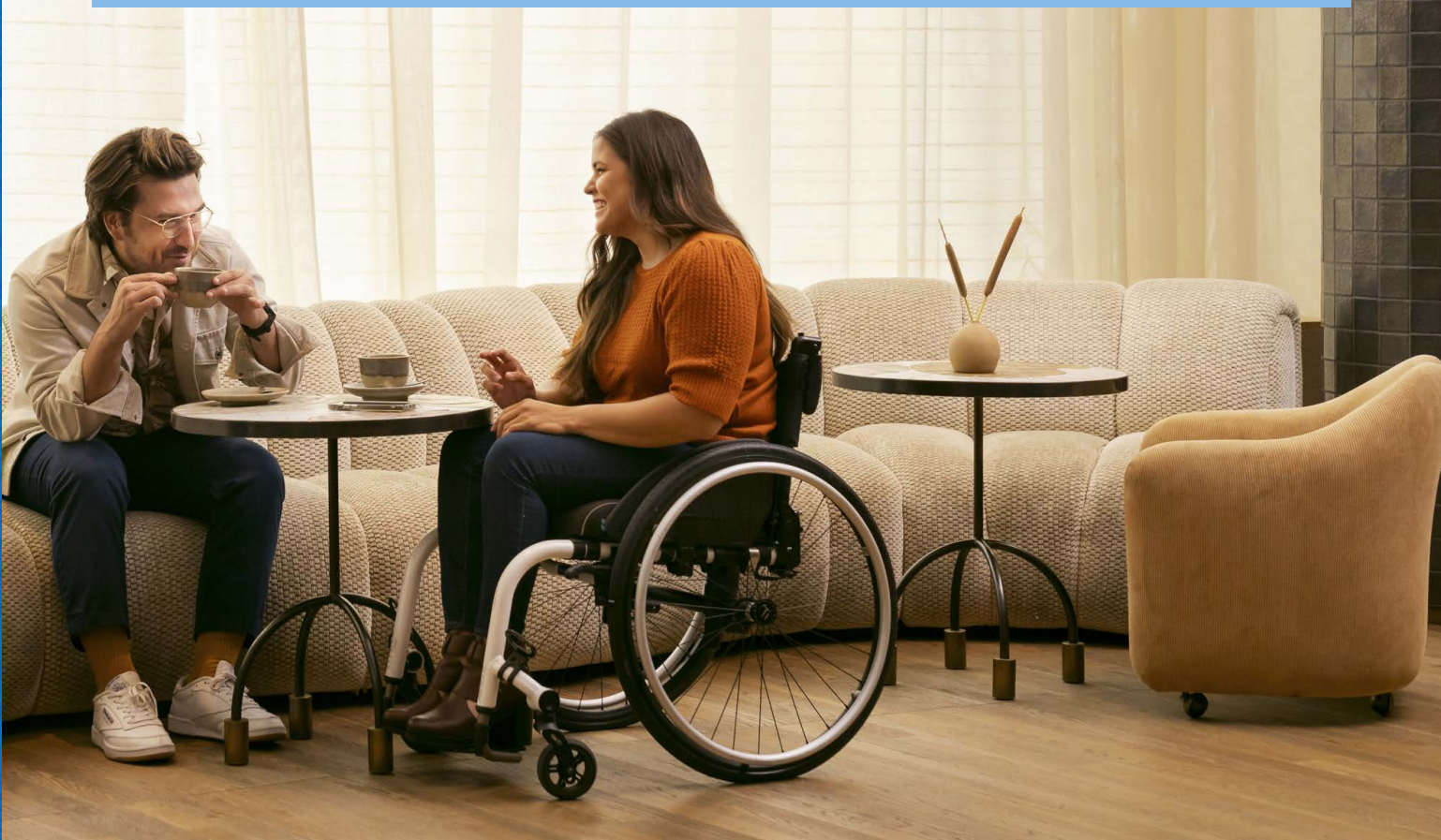
Amex Accessibility Statement

Amex is committed to providing excellent service to all customers and working to meet the needs of people with disabilities by preventing and removing barriers to accessibility. We strive to ensure that all customers can access our products and services in the same or similar manner, and in a way that respects the dignity and independence of persons with disabilities.

At Amex, our culture is built on strong relationships, shared values and purpose and our commitment to backing our customers, communities and each other. We are committed to providing an inclusive and accessible work environment – one where colleagues, candidates and those who work on behalf of Amex are treated equally, with dignity and respect.

We are committed to creating a barrier-free environment by striving to meet the accessibility requirements as set out in applicable legislation.

American Express in Canada operates as Amex Bank of Canada and Amex Canada Inc.



Accessibility Policy

To support its Accessibility Plan, Amex has implemented an Accessibility Policy. The purpose of this Policy is to set out a framework for how Amex will comply with the ACA and how it plans to identify, remove, and prevent Barriers in its policies, programs, practices and services, to improve accessibility, including:

- Articulating the objectives and principles Amex will follow
- Establishing accountabilities and authorities
- Outlining the processes, monitoring, reporting and controls
- Defining roles and responsibilities within Amex

This Policy is designed to ensure that Amex is actively working to provide services and develop practices that are accessible and inclusive.

Progress Report Scope

This report provides an overview of the progress we have made in identifying, removing and preventing barriers in the following focus areas:

- Employment
- The built environment
- The design and delivery of programs and services
- The procurement of goods, services and facilities
- Information and communication technology
- Communication

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Employment



Employment

At Amex, we believe our differences are what shape the world, and we're committed to ensuring everyone is seen, heard and feels like they belong. We continue to work to build an inclusive and diverse workplace that values every voice, rewards teamwork, celebrates different points of view and reflects the diversity of the communities in which we operate.

- At Amex, colleagues are continuously learning, growing and leading the way. In order to foster a deeper sense of belonging and community across the company, we strive to listen to our colleagues across a variety of touchpoints, while simultaneously offering opportunities for learning and growth.
- All colleagues are regularly trained on accessibility requirements under the Accessibility for Ontarians with Disabilities Act (AODA), the Ontario Human Rights Code, and the Accessible Canada Act (ACA), including best practices for supporting colleagues and customers with disabilities.
- Amex provides reasonable accommodation to candidates throughout the recruitment and selection process, upon request. The employment application site includes a disclosure that indicates that a candidate may contact Amex Recruitment Operations Servicing by email if accommodation is required by the candidate to apply for a position. The candidate can also select the preferred response method by choosing email or phone.
- As part of Amex's commitment, there are policies and procedures in place including an Accommodation Policy and the development of individual response plans for colleagues who may require assistance in an emergency.
- Amex will take all necessary reasonable steps to provide colleagues with modified work, hours, additional breaks and/or assistive devices (and furniture) to enable colleagues to perform their jobs. This includes medical accommodation and other accommodation required under the applicable Human Rights legislation.

Barriers in Employment Identified in 2023

- Accessibility tools and resources can sometimes be difficult to locate on Amex's company intranet as they are housed in various sections.

Employment

Progress in 2023 – 2024

- An Accessibility Hub was added to our external Amex website to provide accessibility-related information for both colleagues and customers in June 2023.
- In July 2023, Amex Canada introduced its Accessibility Plan to colleagues through an announcement from the President of Amex Bank of Canada, reaffirming our commitment to becoming a more accessible and inclusive place to work.
- Amex also developed an internal Accessibility webpage within the Company intranet to create more awareness and provide resources related to accessibility for Amex colleagues.
- An Amex Bank of Canada Accessibility Policy was implemented to set out a framework for how to identify, remove, and prevent barriers in our policies, programs, practices and services to improve accessibility.
- In 2023, we launched our new voluntary Disability Inclusion eLearning series — designed in collaboration with colleagues — to build awareness and understanding of disabilities. The series featured modules with colleague stories, resources for continued learning and a discussion guide to facilitate conversation.
- In July 2023, Amex Canada launched the Canadian chapter of the Disability Awareness Network (DAN). The DAN colleague network seeks to build awareness and understanding of disabilities and help sustain our culture of inclusion and belonging. To drive awareness of DAN, the network was announced at a company town hall. In addition to sharing resources via communications like e-mail, newsletters and slack posts, the DAN colleague network hosts events to further encourage colleague engagement and learning. For example, in December 2023, DAN hosted a fireside chat where a senior leader living with Post-Traumatic Stress Disorder shared their experience and career journeys at Amex.
- In December 2023, Amex recognized International Day of Persons with Disabilities under the theme of “Recognize More: Proudly Backing Disability Inclusion,” which was a call to action for us to acknowledge and embrace our differences and break down barriers to foster a culture of inclusion and belonging for all. We offered two global conversations for colleagues to learn from both internal and external speakers.

Employment

- During Mental Health Month in May, Amex reminds colleagues that whatever they're going through, they don't need to carry it alone. We've been championing mental health for more than a decade through our global Healthy Minds, which offers colleagues and their loved ones free therapy and life-coaching, free financial coaching, mental health awareness trainings, online meditations, support groups, and tools to create daily self-care habits. Throughout the month, we promoted these resources through Healthy Reminders on Slack, as well as well-being webinars and interactive "unplug" exercises. Amex also hosted a conversation with Gaurav Upadhy, Disability Advocate, Amex Bank of Canada Board Member and Chair of the Board of the Canadian Business Disability Network, who openly shared his experience living with a disability.

New Barriers Identified in 2024 Consultations

- 2024 consultation feedback underscored a need for ongoing awareness of accessibility tools and resources offered to colleagues.
- A plan is underway to improve usability and clarity of the current Accessibility Hub and to encourage participation in the various Disability awareness e-learning, which are readily available to all colleagues. Some examples of e-learning include Disability Inclusion, Building Disability Awareness and Fostering Disability Awareness.



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The Built Environment



The Built Environment

Amex's goal is to ensure its physical spaces remain accessible for colleagues, contractors, customers and stakeholders. Amex is committed to continuous improvement to ensure that its work environment is safe and meets accessibility standards for people with disabilities.

- The working environment and collaboration areas include accessible spaces for colleagues and visitors with disabilities to freely move around. Accommodation is offered by Amex in public areas of Amex facilities or events for customers utilizing guide dogs or other service animals, and for all persons accompanied by designated support persons.
- Amex has emergency procedures and plans which address how emergencies are managed in situations impacting the safety of an Amex facility, work environment or colleagues. Amex created workplace emergency response procedures, forms and necessary preparedness to ensure that colleagues with disabilities are appropriately accommodated during emergencies or service disruptions.
- Amex provides an individualized workplace emergency response plan for each colleague who self-identifies as having a disability, including communicating such plans to each colleague's manager and appropriate safety personnel as needed (and with consent of the individual).
- An internal website is available for workplace safety. The site contains resources related to workplace safety including forms and guides, safety policies, ergonomic guidelines, incident reporting and safety contacts.
- Amex assigns Workplace Safety training annually to help leaders and colleagues develop the skills and knowledge to perform their roles safely and to help reduce the risk of injury in the workplace. In addition, Amex has an Ergonomic Healthy Working training program that provides tailored e-learning to improve workstation ergonomics and indicate potential risks. These training modules are available on the company's intranet site in both audio and video.

Barriers in the Built Environment Identified in 2023

- Colleagues had suggested considering additional adjustable workstations in all desk spaces.
- Colleagues had suggested longer delay times for opening and closing the elevator and office turnstiles to better accommodate people with mobility concerns.

The Built Environment

Progress in 2023-2024

- Amex introduced additional accessible workstations in 2024 and remains committed to meeting all the accommodation needs of our colleagues.
- Existing accessible turnstiles and gates on each floor provide longer wait times and are equipped with sensors to accommodate individual needs, but Amex introduced additional signage on all accessible security turnstiles and restroom stalls to ensure they are easily identifiable.
- To increase awareness of building safety, emergency procedures and accessibility accommodations, additional information and colleague resources were added to Amex's Accessibility Hub.
- In recognition of World Day of Safety and Health, Amex took the opportunity to drive awareness of these health and safety related resources through various events and communications. Colleagues are also encouraged to complete their Healthy Working Ergonomics self-assessment tool to learn how to adjust and accommodate their workspaces in the office.
- Amex offers annual communication and training on fire safety and emergency procedures, and to maintain awareness of these procedures year-round, physical copies of emergency procedures were made available on every floor.

New Barriers Identified in 2024 Consultations

- 2024 consultation feedback underscored a need for ongoing awareness of accessibility tools and resources offered to colleagues, with plans to address feedback currently underway.

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The Design and Delivery of Programs and Services



The Design and Delivery of Programs and Services

Amex is committed to providing excellent service to all customers and working to meet the needs of people with disabilities in a timely manner by preventing and removing barriers to accessibility. We strive to ensure that all customers can access our products and services in the same or similar manner and in a way that respects the dignity and independence of persons with disabilities.

Accessibility Hub

- Amex's online Accessibility Hub is a central online customer facing resource for accessibility including content related to Provincial and Federal Accessibility. It includes information on employment, customer care and includes options for sharing accessibility feedback with Amex.
- The Accessibility Hub follows the Web Content Accessibility Guidelines (WCAG) with conformance to Version 2.1 Level AA and documents in the Hub are available in alternate formats to support accessibility.
- Amex offers the opportunity for colleagues and customers to provide accessibility feedback anonymously through email, mail, phone, TTY and Relay Services and through a downloadable form. Amex's Accessibility Officer regularly reviews the feedback provided by customers and colleagues to assist in Amex's progress in identifying and removing barriers to accessibility.
- Amex offers accessibility documents in alternative formats, including large print, Braille and audio.

Accessibility Documents Available in Alternative Formats:





Document	Large Print	Braille	Audio
ACA: Accessibility Plan	✓	✓	✓
ACA: Feedback Description	✓	✓	✓
ACA: Progress Report	✓	✓	✓
AODA: Accessibility Plan	✓	✓	
AODA: Accessibility Policy	✓	✓	

The Design and Delivery of Programs and Services

Accessible Services

Amex recognizes that not all customers may be able to communicate in the same manner and alternate servicing options are available for customers with disabilities.

Accessible Servicing Options Offered:

Accessible Service Tool	Servicing Available
 <p>TTY (Text Telephone)</p>	<ul style="list-style-type: none"> • If customers would like to communicate through TTY services, they can call 1-800-855-0511 or if calling from a TTY phone dial 711 and 1-866-549-6426 • Customer Service is available 24 hours a day / 7 days a week
 <p>Relay Services</p>	<ul style="list-style-type: none"> • Customers can connect through a relay operator to our servicing centers to speak with a Customer Care Professional • If customers using a TTY phone dial 711 to reach a relay operator • Customer Service is available 24 hours a day / 7 days a week
 <p>Chat Option</p>	<ul style="list-style-type: none"> • Online web Chat is available at amex.ca from 9:00 a.m. – 5:00 p.m. and through our Mobile application from 8:00 a.m. – 12:00 a.m. • Customer Service is available 7 days a week. • Customer has to log in to Card account to see Chat option available
 <p>Signature Cards</p>	<ul style="list-style-type: none"> • If customers are unable to use the PIN pad at the POS (Point of Sale) due to a disability and prefer to have a signature Card to complete transactions • Please call our Customer Service number on the back of your Card or 1-800-869-3016

The Design and Delivery of Programs and Services

- Customer Care Professionals in our servicing centres have received Accessibility training to recognize and communicate with people with disabilities. The training included driving awareness of the 10 disability types outlined by the Government in the ACA legislation, how to service these types of disabilities and instructions on assistive devices which may be used by persons with disabilities.
- Amex accommodates physical access to public areas of Amex's facilities or events for customers utilizing guide dogs or other service animals, and customers accompanied by a support person, including acknowledging that the support person is not a customer themselves (in this instance).
- Amex provides notice of service disruptions and their expected effects on customers with disabilities, including physical site access, availability of certain services (such as Braille account statement) and impacts to webpages or other electronic communications.

The Design and Delivery of Programs and Services

Alternate Formats Available for Marketing Collaterals

Amex offers accessible or alternate format documents for customers to remove barriers to accessing and understanding information.

Accessible Document	Definition	Large Print	Braille
Cardmember Agreements	Document that outlines the Terms and Conditions under which a credit Card is offered to a customer.	✓	✓
Cardmember Disclosures	Document that outlines all the fees, costs, interest rates and terms that a customer could experience while using the Card.	✓	✓
Card Carriers	Documentation that is enclosed with customer's Card and is sent in relation to their Card when it is delivered to them, including any specific functionality that their Card may have.	✓	✓
Insurance Certificates	Document that describes the information for a specific insurance coverage.	✓	✓
Membership Rewards Certificates	Document that describes the details of how customers may use their Membership Reward Points.	✓	✓
Card Account Statements	A summary of the transactions on customer's Card accounts, their payments, credits, purchases, balance transfers, cash advances, fees, interest charges and amounts past due.	✓	✓

The Design and Delivery of Programs and Services

Barriers Identified in 2023 Consultations

- Feedback underscored a need for a centralized accessibility communication hub to service customers and colleagues.
- Some customers were not aware that a Chat option exists in our Mobile application and in Desktop version for Online servicing.
- Some customers shared they experienced sensory triggers when contacting our servicing centers.

Progress in 2023-2024

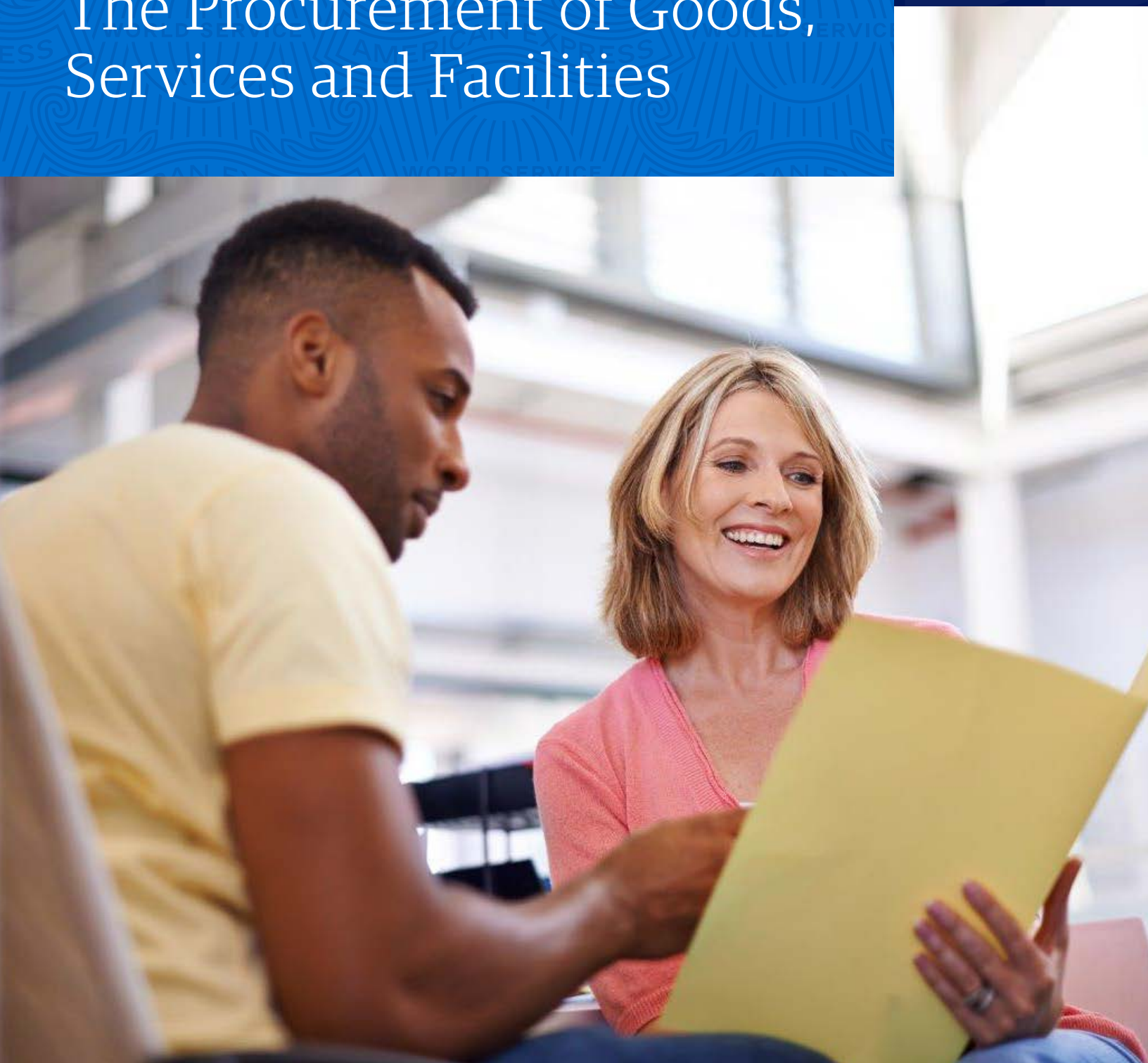
- An Accessibility Hub was added to our website dedicated to championing accessibility for colleagues and customers. It provides an opportunity to give feedback through various channels.
- To drive awareness of the Accessibility Hub, a visually prominent web banner was introduced to help customers locate accessibility tools and resources on the American Express Canada homepage. In addition, accessibility services, such as TTY, Relay Services, and Signature Cards and associated contact information were added to the 'Contact Us' page on the website in March 2024.
- Amex is committed to continuing to review existing contact options to determine where servicing can be made more accessible, including the exploration of the launch of a call-back feature in the future.
- In 2023 consultations, some customers shared they were not aware of the Chat option for servicing online and on our mobile app. To increase awareness of this feature, an Amex Chat banner was added to Amex's mobile app for added visibility. Amex has also enhanced the tracking and management of its chat feature to ensure it is available to all customers.

New Barriers Identified in 2024 Consultations

- Some customers shared they can have challenges reading information depicted on physical Card products, like Card account numbers and servicing call phone numbers.
- Customers shared call servicing representatives can sometimes be difficult to understand on the phone.
- Some customers also shared that they experience long delay times when calling in for phone servicing.

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The Procurement of Goods, Services and Facilities



The Procurement of Goods, Services and Facilities

Amex incorporates accessibility criteria, where it is practicable to do so, into our procurement process when acquiring goods, services or facilities. Amex will continue to develop guidelines and resources to promote accessible practices with vendors and suppliers.

Procurement Practices

- Amex incorporates accessibility criteria into contract templates utilized during the acquisition of goods, services and facilities.
- Procurement colleagues complete an annual accessibility training to help them understand how to consider accessibility when acquiring goods, services and facilities on behalf of Amex.

Barriers in the Procurement of Goods, Services and Facilities

- There were no barriers identified as part of our internal assessment and consultation processes in 2023 and 2024.



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Information and Communication Technology



Information and Communication Technology

Amex strives to improve the accessibility of information and communications technologies that are offered to customers and colleagues when interacting with the Company. We are working towards providing inclusive, public-facing digitally accessible experiences for all individuals, customers and non-customers including but not limited to websites, mobile apps and emails. In addition, Amex continues to work towards removing and preventing accessibility barriers for our colleagues when using technology to perform their job including Amex proprietary applications and third-party applications, and the usage of assistive technologies.

- Amex is working to make sure its programs, goods and services offered to the public online are accessible to people with disabilities. Digital accessibility means the publicly available web-powered content and capabilities available through Amex's digital experiences (e.g. mobile app, websites, or e-mailed communications, etc. on desktops, laptops, tablets, mobile devices and other web-powered digital interfaces) are designed and developed so that individuals with disabilities can effectively access and use them, or a reasonable alternative accommodation is made available upon request to ensure satisfactory access under applicable local market law.
- Amex's Central Global Email Experience Team developed email templates to be used for our colleagues to send servicing and marketing communication to customers with accessibility in mind. This team has provided training to marketing teams to explain what email accessibility means and explain the approach that marketing teams should follow when creating emails to make them accessible.
- Colleagues use operating systems that include accessibility features that are built into the system and do not require a separate installation.
- Some third-party applications used by colleagues have built-in accessibility features that can be set up by colleagues for a better user experience and to prevent an accessibility barrier. Examples of applications are Microsoft Tools (Excel, Word, etc.), Webex, etc.
- All Cards are equipped with contactless payments technology which makes POS (Point of Sale) purchases accessible for customers with disabilities at merchant locations that support contactless payments.
- Amex has an "Accessibility at Amex" team that provides support to its colleagues in case they require assistance to understand options available to solve an accessibility barrier related to technology when using an application related to their day-to-day job responsibilities.

Information and Communication Technology

- Amex provides compatibility with assistive software to support digital technology for our colleagues. The software supports locomotor, vision and learning disabilities.

Barriers Identified in 2023 Consultations

- An internal assessment of Amex digital platforms demonstrated an opportunity to make some applications developed by Amex more accessible.
- Consultations identified a need to offer additional assistive technology options to support speech and hearing disabilities.
 - Amex currently has assistive software available to support locomotor, vision and learning disabilities. However, there is an opportunity to identify additional software to support speech and hearing disabilities, which are under assessment.

Progress in 2023 – 2024

- Amex has created its own enterprise Digital Accessibility Standard that adopts portions of the widely recognized gold-standard for digital accessibility, the WC3's Web Content Accessibility Guidelines (WCAG) version 2.1 (Level AA).
- The Digital Accessibility Standard has been incorporated into Amex's technology standards and the design language system that technologists, marketers, designers and digital experience product owners leverage in accordance with local market policy requirements and practices when creating digital experiences.
- Technical and compliance training programs and resources are also made available to all colleagues involved in creating digital experiences. While most digital accessibility assessments are currently done via third party vendors and tools, Amex has provided an assessment framework to help guide colleagues' efforts to fix digital accessibility issues they might identify. Amex is also working on providing an in-house assessment tool to better support conformance to its standards.
- In accordance with the Digital Accessibility Standard, Amex has enhanced its core customer web journeys (making payments, viewing transactions and statements, changing passwords, enrolling in offers etc.) to a modern user interface with an optimized user experience for different device types.

Information and Communication Technology

New Barriers Identified in 2024 Consultations

- Some customers shared they sometimes have difficulty navigating the Amex website to access their accounts, make payments or complete other tasks. Others shared they sometimes have difficulty typing passwords and viewing the characters.
- Some survey respondents shared improvements could be made to make the digital experience with American Express easier to navigate (i.e. adding additional clarity with text contrast, adjusting font styles, and improving formatting of digital assets across device types – computer, tablet, smartphone etc.).



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Communication



Communication

Amex interacts with colleagues and customers using different methods of communication, including print, online, phone and in-person. Amex will communicate with people with disabilities in ways that consider their disabilities.

- Amex provides training to colleagues who communicate with customers on how to help identify potential barriers and how to interact and communicate with people with different types of disabilities. Accessibility Training is conducted on an annual basis for all colleagues in the Canadian market and for those who may be in international locations but provide service to the Canadian market.
- Amex continues to explore ways to make communication more accessible. Amex currently offers to communicate with customers by TTY, Relay Services, Phone, Chat or in writing (by email or regular mail). If telephone communication is not suitable to a customer's communication needs or is not available, however, there is an opportunity to enhance the use of email and SMS messaging for customer servicing.
- Amex has multiple work arrangements for colleagues including in-person, hybrid (partially virtual) and fully virtual. To bring all colleagues together in a virtual environment, Amex provides internal communication channels such as Slack (chat option) and Webex (virtual meeting) that can be configured with accessibility features to enable all colleagues to collaborate and connect.
- Amex has enabled closed captioning as a standard for virtual livestream events to make broadcast content more accessible. Amex also launched enhanced accessibility features for online meetings, such as closed captioning, screen reader notifications and the ability to change chat font size.

Communication

Barriers Identified in 2023 Consultations

- Accessibility training was previously only provided to colleagues who provide service to Ontario residents to meet the AODA legislation so some colleagues may not have participated.
- Customers surveyed indicated a preference to communicate for servicing via email to enhance accessibility.
- Colleagues shared an opportunity to increase usage of closed captioning in internal meetings.

Progress in 2023 – 2024

- Feedback provided from customers during 2023 consultations was considered when developing Accessibility training for our servicing centres. Internal websites and resources used for servicing by Customer Care Professionals were enhanced with new articles on Accessibility.
- With the introduction of the ACA, Accessibility training was made available to all colleagues that are located in Canada or are located in another location that provide service to Canadian customers.
- Amex continues to provide closed captioning for training videos, public facing videos and videos shared with employees. Closed captions are also available for meetings held on WebEx.
- As part of the ACA feedback process, amexaccessibility@aexp.com was created to provide feedback on Accessibility, Order Braille Statements and Accessibility documents in alternate formats.

New Barriers Identified in 2024 Consultation

- Some Amex colleagues shared they have difficulty navigating the Amex intranet to locate some accessibility information, such as the Workplace accommodation policy. Efforts are underway to improve usability and clarity of the current Accessibility Hub.

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Consultation



Consultation

Following the principle of “Nothing without us”, Amex conducted consultations with colleagues and customers with and without disabilities to help identify barriers within the organization, and for the purpose of integrating findings and insights into the creation the Accessibility Plan.

The goal of the customer and colleague surveys were to identify:

- 1** What are the current accessibility barriers?
- 2** What is the awareness and utilization of existing resources?
- 3** How can Amex improve their experience with accessibility?

Colleague Consultations

Initially, Amex consulted with colleagues with expertise in each area covered within the ACA to identify: what accessibility measures Amex already had in place and identify existing accessibility barriers. Amex also leveraged AODA legislation where possible to create a framework to develop the Federal Accessibility Plan.

Amex sought consultation with all Canadian colleagues who were given the opportunity to provide feedback related to accessibility. Amex colleagues were offered different methods to provide feedback including the completion of an anonymous online survey, virtual sessions with the Colleague & Labour Relations team, a virtual session with the Disability Awareness Network (DAN) along with members of the Colleague Experience Group, and the option to have a private phone session with a member of the Colleague & Labour Relations team. In total Amex reached out to 1,919 colleagues and received 96 responses via the survey and through virtual sessions.

Amex also consulted with internal teams, such as the Global Disability Awareness Network, Amex Medical Team and the Global Diversity, Equity & Inclusion team whose members have knowledge related to accessibility. They shared their experiences and learnings which were considered when preparing the Accessibility Plan.

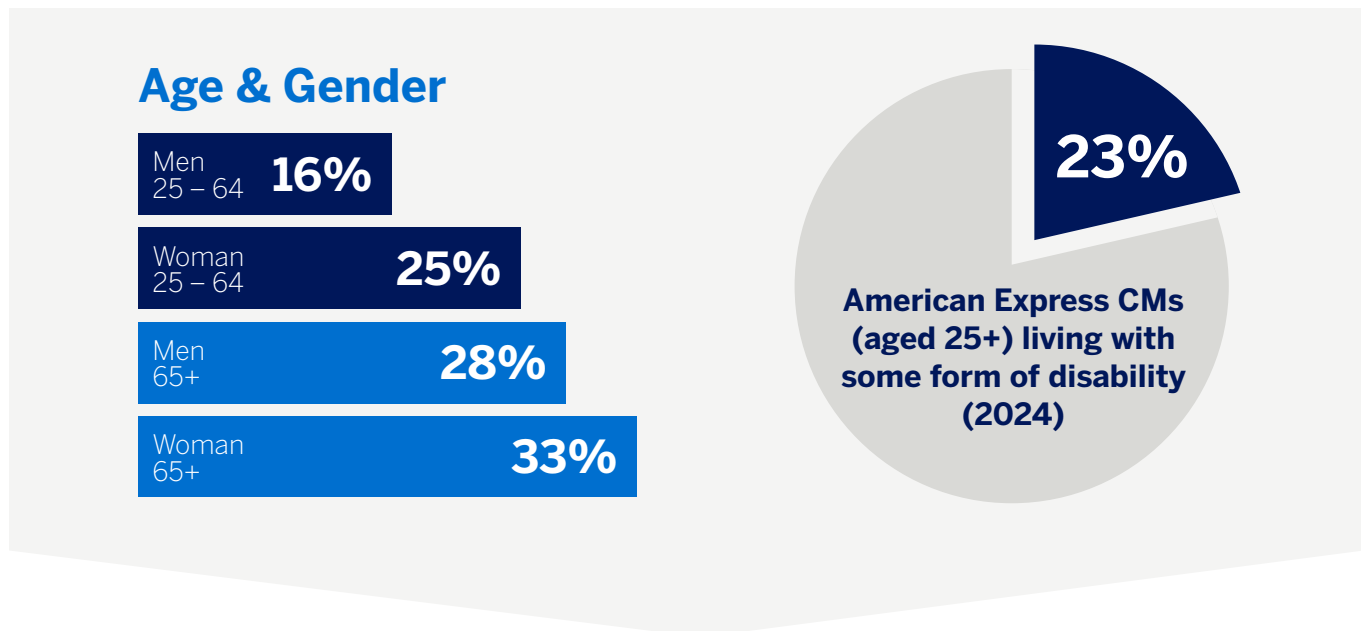
Customer Consultations

Amex consulted with customers by partnering with a third-party company to create an accessible survey to hear from a wide population of customers. The survey was delivered in an accessible format so people with disabilities could fully participate and was formatted in a manner that e-readers could easily navigate. Survey questions were written in simple, clear and concise language.

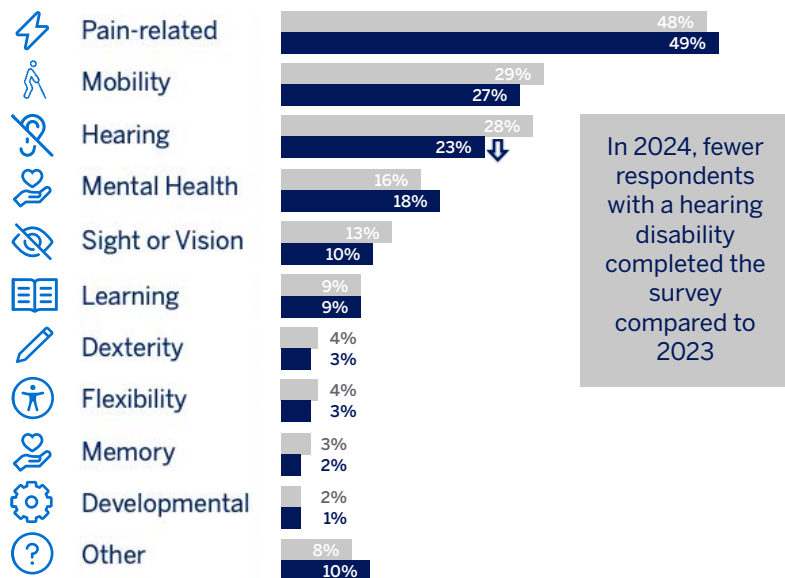
Consultation

The survey consisted of 25 questions that took the customer about 10 minutes to complete. It was completed by customers with disabilities, caregivers and customers without disabilities with an opinion on Accessibility. Amex sent an online survey to 200,000 customers. A total of 5,741 customers completed the survey. From the population that completed the survey, 23% of customers identified as persons with disabilities which is comparable to the 28% of people who identify as persons with disabilities in the Canadian population.

Pain-related disabilities were the most common among customers consulted.



Incidence of Disabilities:



Consultation

Amex discovered that overall, 95% of Amex customers have experienced no barriers using Amex products and services. However, 5% have experienced a barrier interacting with Amex. Customers indicated their preferred methods of contacting Amex were by phone and email. However, there were some barriers noted with their interactions which are mentioned in the Progress Report.

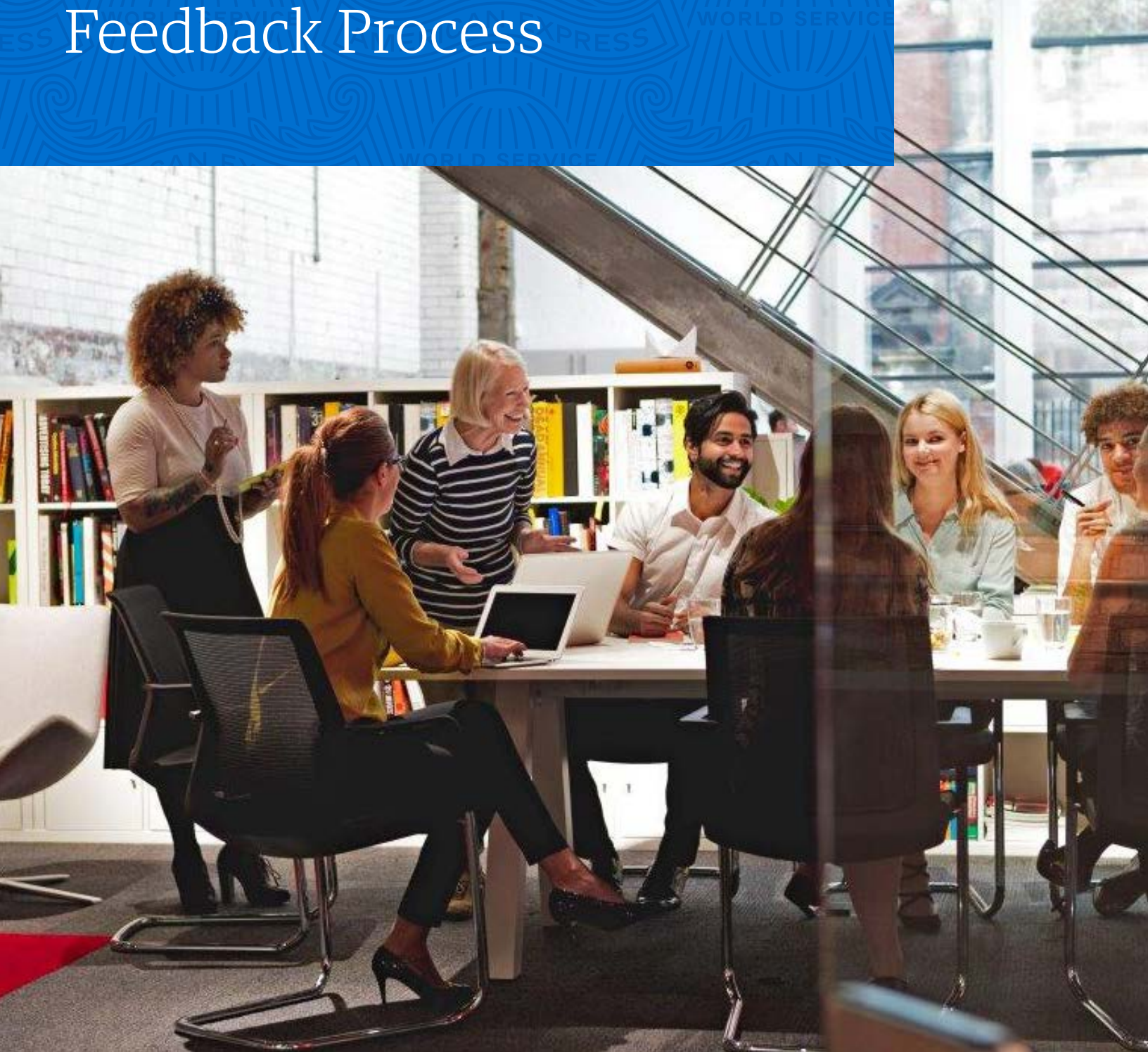
Each barrier identified was linked to one of the priority areas outlined in ACA and assigned to a designated team based on the specific priority area. Each team then assessed the barrier and determined the best way to resolve it. The barrier was categorized into a short-term or long-term timeline depending on the level of difficulty and strategy associated with solutioning.



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Feedback Process



Feedback Process

Amex takes pride in its commitment to servicing customers and is always looking for opportunities to improve its experience. Amex welcomes colleagues and customers to submit their feedback and suggestions regarding the implementation of the accessibility plan, or any other accessibility matters they encounter in their interaction with Amex, by using any of the methods of communication listed below.

Method of Communication

**Mail:**

Amex Bank of Canada
Accessibility Team
PO BOX 3204, STN F
Toronto, Ontario M1W 3W7

**Phone:**

Toll Free: 1-888-301-5312
TTY: 1-866-529-1344

**Fax:**

Toll Free: 1-866-849-9660

**Email:**

amexaccessibility@aexp.com

**Anonymous Feedback Channel:**

[Accessibility Hub](#)

In addition to these channels, Amex colleagues may also share feedback with their leaders, the Colleague & Labor Relations team or anonymously by calling the Ethics Hotline.

How Your Feedback Makes a Difference

Amex makes it a point to actively listen to our colleagues and customers. Amex welcomes feedback and will consider it when preparing the Accessibility Progress Reports and the updated versions of the Accessibility Plans.

Feedback provided to Amex will be managed by an Accessibility Team and the Accessibility Officer and used to identify, remove and prevent barriers to accessibility across the enterprise.

The accessibility feedback received will assist Amex in setting the enterprise agenda on Accessibility. It will help to improve awareness related to accessibility, influence how day-to-day business is conducted and assist in making effective decisions at an enterprise level.

Feedback Process

How Amex Uses Your Feedback

Once a customer shares their feedback, Amex will send an acknowledgement message only for those cases where the customer provided identifiable information. In the acknowledgement, Amex will thank the participant for submitting their feedback related to accessibility and inform them of any next steps, if applicable.

Amex will retain an electronic or print copy of any identifiable or anonymous feedback provided by customers for a period of 7 years after receiving it.

The feedback received will be reviewed by the Accessibility Team and Accessibility Officer and it will be used to identify, remove and prevent accessibility barriers across Amex.

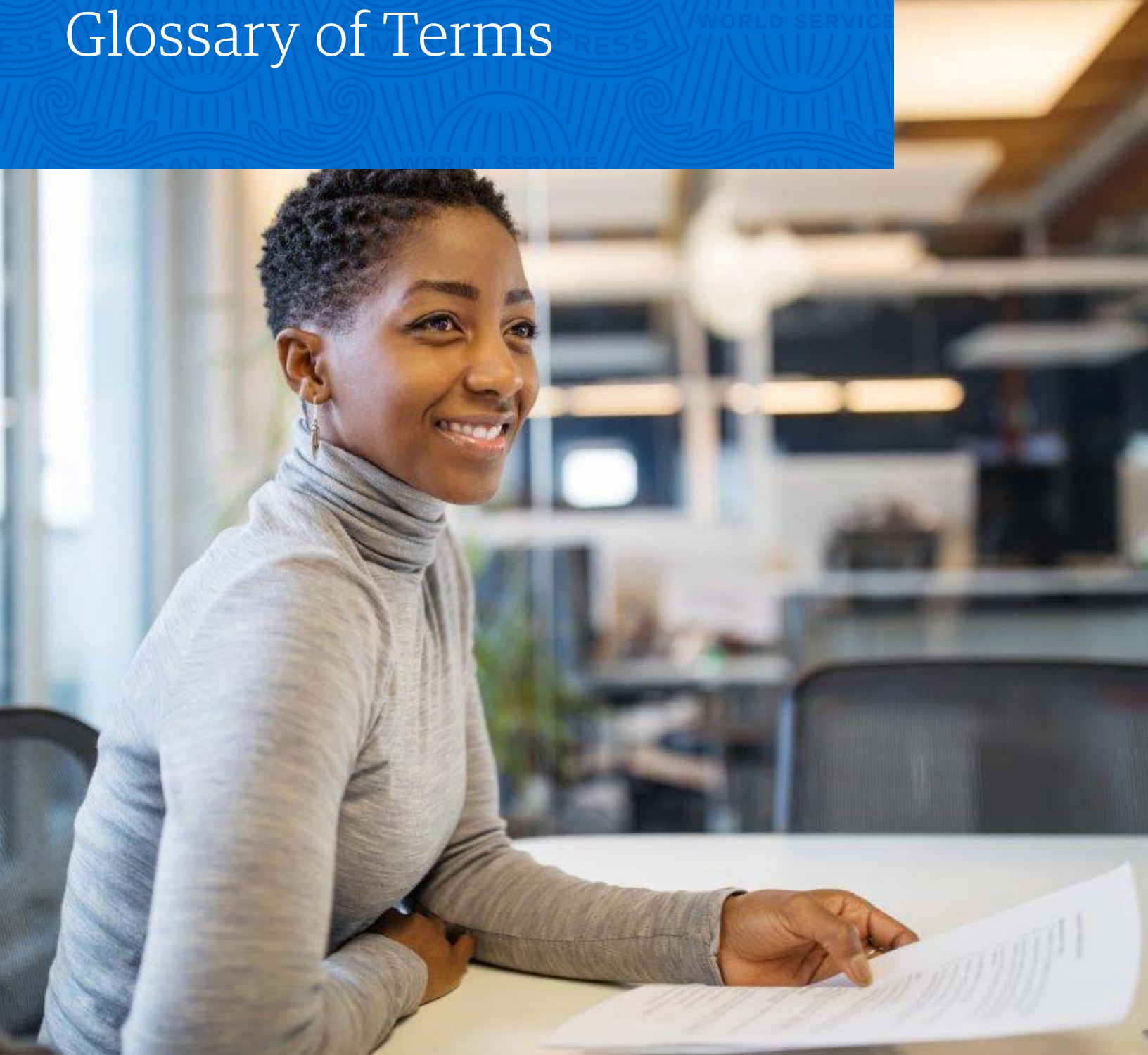
If the feedback received is related to colleague accessibility, the Accessibility Officer will share with the Colleague and Labour Relations (CLR) team. Similarly, if the CLR team receives feedback, it will be shared with the Accessibility Officer.

All customer and colleague feedback is valuable to Amex and will be considered as part of the continuous improvement of our accessibility efforts. It will also be used to meet Amex planning and reporting requirements and improve how Amex consults with and services persons with disabilities.



AMERICAN
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Glossary of Terms



Glossary of Terms

Accessibility

The degree to which a product, service, program or environment can be assessed or used by all.

Accessibility Hub

Means a section within the Amex website which outlines content specific to Accessibility at Amex.

Accommodation

Any change in the work environment that allows a person with functional limitations to do their job. Accommodations can be temporary, periodic or long-term, including:

- adjusting the physical workspace
- adapting the equipment or tools
- working flexible hours or job-sharing
- moving the workspace
- working from home
- removing or changing some non-essential tasks for others
- time off for medical appointments

Barrier

Anything based on information or communications (including anything physical, architectural, technological or attitudinal) or anything resulting from 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

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 society.

Glossary of Terms

Disability type

A form of limitation, be it physical, mental, intellectual, cognitive, learning, communication or sensory or other. In its 2017 Canadian Survey on Disability, Statistics Canada used screening questions to identify the following 10 types of disability:

- seeing
- hearing
- mobility
- flexibility
- dexterity
- pain-related
- learning
- developmental
- mental health-related
- memory

Colleague

A person employed by Amex.

Persons with disabilities

In Canada, a disability means any impairment, including 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 society. (Source: [Accessibility Canada Act](#)).

Examples of disabilities include, but are not limited to: (Source: [Government of Canada](#))

- vision (or seeing)
- hearing
- mobility
- flexibility
- dexterity
- pain-related
- learning
- developmental
- mental health-related
- memory

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DON'T *do business* WITHOUT IT™