



Accessibility Policy

Compiled by Compliance Division

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1.0 Introduction

HNB Finance PLC (hereinafter referred to as “HNBF”) is committed to ensuring that all financial consumers, irrespective of their abilities, have equitable access to and can fully benefit from the Company’s products and services. Accordingly, HNBF has developed and implemented this Accessibility Policy (hereinafter referred to as the “Policy”) in alignment with the Financial Consumer Protection Regulations issued by the Central Bank of Sri Lanka. This Policy aims to promote fair and equal access to financial products and services, regardless of customers’ social status, physical ability, marital status, race, caste, gender, age, religion, or level of financial literacy.

HNBF recognizes that accessibility requirements vary among individuals, and as such, is dedicated to providing inclusive financial services that cater to diverse customer needs. The Company has adopted various measures across both physical and digital platforms to ensure that no consumer is disadvantaged. These initiatives are specifically designed to support vulnerable groups, including persons with disabilities, elderly individuals, and customers with limited financial literacy, thereby facilitating seamless access to financial products and services tailored to their specific needs.

The primary objective of this Policy is to uphold principles of respect, fairness, and inclusivity, ensuring that all customers are granted equal opportunities to engage with and benefit from HNBF’s financial services.

2.0 Accessibility Policy

2.1 Documents, Communication and Information

HNB Finance PLC (HNBF) is committed to providing all necessary documents, terms and conditions, and adequate information to enable customers to make well-informed decisions regarding its products and services. Furthermore, all essential documents shall be made accessible through the Company’s website in Sinhala, Tamil, and English, based on the customer’s preference.

HNBF shall permit financial consumers to obtain assistance from an individual authorized by the customer through a letter of authority, a power of attorney, or a board resolution. Additionally, HNBF shall ensure the availability of adequate facilities to enable financial consumers to utilize assistive technology and equipment as required.

Upon request, HNBF shall provide necessary documents in accessible formats to accommodate the needs of financial consumers. Furthermore, financial consumers shall be granted the right to seek

assistance from an authorized representative, as designated through a letter of authority, a power of attorney, or a board resolution.

2.2 Website and Mobile Applications

The Company is committed to ensuring that HNBF Corporate website, is accessible to all users, regardless of their abilities. HNBF ensures that all web content is perceivable, operable, understandable, and robust, in accordance with recognized accessibility standards.

The HNBF website, accessible through the Company portal, has been designed with a focus on usability and accessibility to enhance the experience of individuals with disabilities. To support this commitment, the website incorporates features such as:

- Adjustable font size and color contrast.
- Navigability and ability to function with the keyboard.
- Readability with screen readers.
- Web elements shall be appropriately labelled or alternative text shall be used.
- Security protection or safety features shall be provided in text and audio options.
- Adequate time provided to perform all functions.

Currently, the Company does not operate mobile applications for customers. However, as part of its strategic initiatives, the Company will ensure that when introducing mobile applications, they adhere to the same accessibility standards. These applications will include features such as;

- Font size, colors and color contrast, background and color adjustability.
- Navigability when using the mobile application
- Readability with screen reader
- Mobile application elements shall be appropriately labelled or alternative text shall be used.
- Security protection or safety features shall be provided in text and audio options.
- Adequate time provided to perform all functions.

2.3 Physical Infrastructure Accessibility

The Company is committed to complying with applicable accessibility laws by ensuring that differently-abled and elderly financial consumers are adequately accommodated in the construction of new buildings and physical infrastructure. This includes maintaining accessible facilities, ensuring ease of navigation, and providing necessary support to accommodate diverse needs. Efforts are continuously made to enhance inclusivity through regular assessments and improvements.

2.4 Accessibility of ATMs and Credit / Debit Cards

At present, the Company does not maintain its own ATM network. The issuance of ATM cards is facilitated through an outsourcing arrangement with Hatton National Bank PLC. Additionally, the Company has not introduced payment cards, including debit or credit cards, to its customers as of now. However, in alignment with future business expansion strategies, the Company will consider the provisions outlined in the Financial Consumer Protection Regulations pertaining to the installation, processing, and issuance of ATMs and cards equipped with accessible features.

3.0 Non – Discrimination

The Company is committed to ensuring that customers are not discriminated against on grounds unrelated to the provision of financial services, including social status, physical ability, marital status, race, caste, gender, age, religion, or financial literacy. The Company maintains a zero-tolerance policy towards discrimination in any form, ensuring that all customers are treated with fairness, respect, and dignity. HNBF provides particular attention to groups such as the elderly, individuals with physical disabilities, low-income consumers, and those with limited financial literacy, ensuring equitable access to products and services. These policies do not restrict the Company from offering specialized financial products and services tailored to the needs of specific customer segments, ensuring that all individuals have access to financial solutions appropriate to their circumstances.

4.0 Fair Treatment and Responsible Business Conduct

4.1 Signature Verification

The Company will ensure that the financial consumer's signature, whether in physical or electronic form, is clearly identifiable and valid for verification purposes. A thumbprint will be treated as equivalent to a traditional signature for authentication and processing.

4.2 Zero – tolerance on Discrimination

The Company ensures equitable treatment for all financial consumers, including those with special needs, while enforcing a zero-tolerance policy toward discrimination on any grounds. This commitment promotes an environment of acceptance and inclusivity. To support this objective, the Company will review and update its internal policies and procedures to eliminate any barriers that may impede fair and accessible financial services for customers with special needs.

4.3 Customer Data protection

The Company respects the financial consumer's right to maintain the privacy of any disability-related information and is committed to using such information exclusively for the purpose of providing relevant financial services. This information will be handled with the utmost confidentiality and only accessed or shared when necessary to deliver tailored services that meet the consumer's needs. HNBF upholds the consumer's right to control their personal data and ensures that all customer information is securely protected in compliance with applicable data privacy laws and regulations. The protection of consumer data remains a top priority, and every effort is made to safeguard against unauthorized access or misuse.

5.0 Policy Ownership

The ownership of the policy is vested with the Compliance department while ensuring its alignment with applicable laws, regulations, and organizational standards.