PAN ASIA BANK
The Truly Sri Lankan Bank

ACCESSIBILITY POLICY
OF
PAN ASIA BANKING CORPORATION PLC

1.0 Introduction

In line with the Financial Consumer Protection Regulations No. 01 of 2023 issued by the Central Bank of Sri Lanka (CBSL), Pan Asia Banking Corporation PLC ("the Bank") is committed to enhancing accessibility and inclusivity in banking service.

Accessibility is a key pillar of financial consumer protection and market conduct, ensuring that all Financial Consumers (FCs), including those who with special needs, disabilities, low financial literacy and elderly individuals, are able to access banking services in a fair, equitable, and dignified manner.

This Policy outlines the Bank's approach to ensuring barrier free, inclusive, and customer centric banking services across all delivery channels.

2.0 Objective

The objectives of this Policy are to:

a) Ensure fair and equal access to all financial products and services for all customers
b) Enhance usability and inclusivity of all financial products for all customers
c) Promote financial inclusion in underserved and vulnerable segments
d) To align with CBSL Financial Consumer Protection Regulations requirements on accessibility and fair treatment
e) Improve customer experience and independence through accessible banking

3.0 Key Definitions

Financial Consumer (FC): Any individual or entity using or intending to use financial services

Accessibility: Ensuring equal and fair access to financial services regardless of individual limitations

Accessible Format: Information provided in formats suitable for elderly, disabled and customers with low financial literacy (digital text that supports all languages using Unicode)

Vulnerable Customers: Customers requiring additional support due to physical, mental, economic, or social and environmental conditions

4.0 Non-discrimination

The Bank adopts a zero-tolerance approach to discrimination. No customer shall be denied access to services based on age, gender, physical ability, religion, race, caste, social status, levels of financial literacy, education or economic background and fair access to be granted to customers to enable equal participation in financial services.

5.0 Fair Treatment and Inclusivity

The Bank shall provide equitable and respectful treatment to all customers, ensure services are designed to cater diverse customer needs in mind and eliminate barriers, ensuring that no customer irrespective of his status (as described in 4.0 above) shall hinder access to financial services.

6.0 Accessibility Framework

Accessibility is fundamental to financial inclusion. The Bank recognizes that without accessibility the customers cannot fully participate in the banking activities and vulnerable groups remain excluded from economic opportunities. Accordingly, the Bank shall continuously enhance accessibility across all operations.

6.1 Documents, Communication and Information

The Bank shall ensure that all product information and disclosures are provided in Sinhala, Tamil and English with use of clear, simple, and non-technical language. Further, customers are allowed to appoint authorized representatives where required with a way of Letters of Authority, Power of Attorney or a Board Resolution. The Bank will facilitate alternative communication methods where required such as accepting thumb impressions in lieu of signatures.

6.2 Physical Infrastructure Accessibility

The Bank shall ensure barrier-free access to branches (ramps, handrails, seating etc.), accessible service counters and accessibility features in ATMs / CDMs / CRMs.

6.3 Digital and Electronic Accessibility

The Bank shall enhance accessibility of Corporate Website, Mobile Banking Application and Digital Onboarding Systems with user-friendly and compatible assistive technologies.

6.4 Special Attention and Due Care

The Bank shall identify customers requiring additional assistance, provide them with personalized support and extended service time and assist them with transactions, documentation and digital services. The Bank shall ensure that such customers are treated with dignity, confidentiality and respect. The Bank will allow assistance by caregivers or authorized representatives where necessary.

6.5 Sustainable and Inclusive Service Design

The Bank shall promote environmentally sustainable, socially inclusive, and accessible service delivery by:

- Encouraging paperless banking solutions supported by accessible and inclusive digital alternatives
- Ensuring digital platforms are optimized for low-bandwidth environments, particularly to support rural, underserved, and climate-vulnerable communities
- Reducing physical and cognitive barriers while minimizing environmental impact, and promoting equitable access, financial inclusion, and social participation

6.6 Enhance usability and inclusivity of all financial products for all customers

The Bank shall, where feasible, consider the needs of underserved and vulnerable segments in the design and enhancement of financial products and services.

7.0 Staff Training and Awareness

The Bank will conduct regular training programs on accessibility and inclusive service delivery to the staff and raise awareness on the needs of vulnerable customer groups.

8.0 Monitoring and Compliance

- The Bank will regularly assess accessibility standards across all service channels
- Internal audits and reviews will ensure compliance with CBSL regulations
- Feedback mechanisms will be used to identify and address accessibility gaps
- Non-compliance will be addressed through corrective and preventive actions

9.0 Customer Feedback and Complaints

- Customers are encouraged to provide feedback on accessibility issues
- Complaints related to accessibility will be handled promptly and fairly
- Multiple channels (branch, call center, website) will be available for lodging complaints
- Feedback data will be analyzed to identify systemic barriers and will be used to improve accessibility as part of the Bank's continuous accessibility improvement process

10.0 Review of Policy

This policy shall be reviewed whenever there are regulatory changes to ensure continued relevance and effectiveness.