

Accessible Customer Service Policy Providing Goods and Services to People with Disabilities

1. PURPOSE

The purpose of this policy is to outline responsibilities of employees, non-employees, third party service providers and others who deal with the public or other third parties on behalf of Fairstone Financial Inc. ("Fairstone") that directly or indirectly service Ontarians in providing products and services to people with disabilities in compliance with the *Accessibility for Ontarians with Disabilities Act, 2005* and the related Integrated Accessibility Standards regulation.

2. SCOPE

This policy applies to all employees and non-employees ("staff") of Fairstone, as well as third party service providers who deal with members, the public or other third parties on behalf of Fairstone.

3. POLICY

3.1 Our commitment

Fairstone strives at all times to provide its products and services in a way that respects the dignity and independence of people with disabilities. We are committed to giving people with disabilities the same opportunity and access to our products and services as other customers and/or members of the public.

3.2 Providing goods and services to people with disabilities

Fairstone is committed to excellence in serving all customers and members of the public including people with disabilities. Our commitment is demonstrated in the areas of:

- **Communication** - We communicate with people with disabilities in ways that take into account their disability. We train staff on how to interact and communicate with people with various types of disabilities.
- **Telephone Services** - We are committed to providing fully accessible telephone service to all customers and members of the public. We train staff to communicate over the telephone in clear and plain language and to speak clearly and slowly.
- **Assistive devices** - We are committed to serving people with disabilities, who use assistive devices to obtain, use or benefit from our products and services. We ensure that all staff are trained on how to interact with persons with disabilities who use an assistive device and to be familiar with various assistive devices that may be used by members and/or patrons with disabilities while accessing our products and services.
- **Communications and Availability of Documents** – We are committed to ensuring equal access to information. All documents required under the Integrated Accessibility Standards, including Fairstone training materials, training records, notices, feedback records, the Accessible Customer Service Plan and this Customer Service Policy, shall be made available to members of the public upon written request. When providing any documentation to a person with a disability, Fairstone shall do so in a manner and a format that takes into account the person's disability. If requested, an alternate format will be provided as agreed upon between the requestor and Fairstone and which takes into account the person's disability (e.g. electronic copy, large print, braille, etc.).

3.3 Use of service animals and support persons

We are committed to welcoming people with disabilities who are accompanied by a service animal on the parts of our premises that are open to the public and other third parties. We will also ensure that all staff and third party service providers acting on Fairstone's behalf are appropriately trained on how to interact with people with disabilities who are accompanied by a service animal.

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 welcome to enter our premises with his or her support person.

3.4 Notice of temporary disruption

Fairstone provides customers and members of the public with notice in the event of a planned or unexpected disruption in the facilities or services usually used by people with disabilities. This notice will include information about the reason for the disruption, its anticipated duration, and a description of alternative facilities or services, if available.

4. PROCEDURE

4.1 Training for staff

Fairstone provides training to all staff and to third party service providers who deal with our customers, the public or other third parties on our behalf. Training is also given to all employees who develop policies, procedures and practices for Fairstone. Training is developed and delivered in a web-based or alternative format to all employees and third party service providers who act on our behalf. Our training program includes the following:

- a) The purposes of the *Accessibility for Ontarians with Disabilities Act, 2005* and the requirements of the Integrated Accessibility Standards regulation;
- b) How to interact and communicate with people with various types of disabilities;
- c) How to interact with people with disabilities who use an assistive device or require the assistance of a service animal or a support person;
- d) How to learn about the use of various assistive devices; and
- e) Our policies, practices and procedures relating to the Integrated Accessibility Standards.

All staff members are trained on policies, practices and procedures that affect the way products and services are provided to people with disabilities. Employees are trained as soon as practicable after an individual has been hired or has been assigned duties that include the development of policies, practices and procedures related to customer service and on an ongoing basis when changes are made to these policies, practices and procedures.

4.2 Feedback process

Our goal is to meet and surpass expectations while serving people with disabilities. Comments on our services regarding how well those expectations are being met are welcomed and appreciated. If you are a person with a disability and having trouble accessing a product or service we offer, or if your concern or complaint is not resolved to your satisfaction, please contact the applicable Fairstone Executive Complaints Office noted below:

Fairstone :
Branch Network and Retail accounts
Fairstone Financial Inc.
630 Rene Levesque Blvd. West
Suite 1400
Montreal, Quebec H3B 4Z9
Attention: Executive Complaints
Telephone: 1-866-915-9423

Customers can expect a response within ten business days.

4.3 Modifications to this or other policies

We are committed to developing customer service policies that respect and promote the dignity and independence of people with disabilities. All our policies and procedures are developed or updated in such a manner as to respect and promote the dignity and independence of persons with disabilities.

4.4 Questions about this policy

Questions about our policy can be directed to Lynn Horvath at lynn.horvath@citi.com or by calling 519 642 9629. This policy is available in alternate formats upon request.