

ACCESSIBILITY POLICY



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1. Introduction

LB Finance PLC (The Company) is committed to fostering an inclusive and accessible environment for all stakeholders. This policy outlines The Company's dedication to accessibility and the initiatives LB Finance will implement to ensure its premises and services are accessible to everyone.

The objective of this policy is to provide guidelines for designing products, services, and environments that are accessible and inclusive for individuals with disabilities. LBF is committed to fostering a supportive environment where all customers feel valued and included, free from discrimination. Additionally, this policy aims to ensure equal access to information and resources for persons with disabilities.

2. Scope

This policy applies to all stakeholders of the company. In the event of any inconsistency between the requirements stipulated in this policy and the “Financial consumer protection regulations” issued by the Central Bank of Sri Lanka, the regulations issued by the CBSL will take precedence.

3. Legal Framework

- a) The following legal provisions are applicable for this policy,
 - I. The Financial Consumer Protection Regulation No. 01 of 2023 Issued by the CBSL
 - II. Other relevant directions issued by the CBSL under the Finance Business Act No. 42 of 2011.

4. Roles and Responsibilities

- a. The Board of Directors are responsible for overseeing the adoption of this policy.
- b. Senior Management is responsible for implementing the requirements outlined in this policy.

5. Customer Accessibility

The Company is committed to designing products, services, information, and facilities that are accessible to individuals with diverse needs, regardless of social status, physical ability, marital status, race, caste, gender, age, religion, or financial literacy. This policy aims to promote inclusivity and remove barriers that may prevent individuals with disabilities from fully engaging with the company.

The Company shall strive to ensure that individuals of all social statuses, physical abilities, marital statuses, races, castes, genders, ages, religions, and levels of financial literacy have equal opportunities, rights, and access to both the physical environment and essential information. True inclusion means cultivating an environment where everyone is valued, respected, and empowered to fully participate.

- The Company shall provide training to staff on effectively communicating with and assisting customers with disabilities and elderly customers.
- The company shall ensure that employees understand the importance of inclusion and are properly equipped to address any accessibility-related situations that may arise with customers.
- The Company shall ensure that staff members are aware of the laws and regulations related to accessibility to maintain compliance.

a) Documents, Communication and Information Accessibility

- I. The company shall at all times provide necessary documents in accessible formats, upon customer request.
- II. The Company shall grant customers permission to receive assistance from an authorized representative, provided they submit a letter of authority, power of attorney as applicable.
- III. The company respects customers' right to privacy regarding their disability status. LB Finance shall only use information related to a customer's disability for the purpose of facilitating services.

- IV. In the event that a customer claims any personal data held by the company is inaccurate or incomplete, the company shall, within a reasonable time, take appropriate steps to review the claim, rectify the data, and inform any third party with whom the information was previously shared.
- V. The company shall comply with data privacy and confidentiality requirements that limit the use of customer data exclusively for the purpose for which data is collected.

b) Websites and mobile application accessibility

The company shall ensure that its websites, mobile applications, and online platforms are accessible to customers with disabilities and cater to varying levels of financial literacy.

Web accessibility including but not limited to:

- I. Font size, colour and colour contrast adjustability.
- II. Navigability and ability to function with the keyboard.
- III. Readability with screen readers.
- IV. All web elements to be appropriately labeled or alternative text to be used.
- V. All security, protection or safety features to be provided in text.
- VI. Adequate time must be provided to perform all functions.

The company shall, ensure that Mobile applications accessibility including but not limited to:

- I. Font size, colour and colour contrast, and background colour adjustability.
- II. Navigability when using mobile applications.
- III. Readability with screen readers.
- IV. All mobile application elements must be appropriately labeled or alternative text must be used.
- V. All security, protection or safety features must be provided in text and audio options.
- VI. Adequate time must be provided to perform all functions.

c) Infrastructure Accessibility

- I. The company shall comply with general laws regarding accessibility, such as facilitating persons with disabilities and elderly customers, when constructing new buildings and physical infrastructure.
- II. The company shall strive to take necessary actions to introduce accessibility features suitable for persons with disabilities and elderly customers when installing and processing CDMs or any other automated equipment.

6. Periodic Review

This policy shall be reviewed at least annually or any change in regulations whichever occurs first.