ACCESSIBILITY POLICY

Responsible Officer
Compliance Officer

Approvals and Sign Off

Version	Change	Approved By	Date
1.0 2.0	Draft Draft	Board of Directors Board of Directors	09.10.2023 20.06.2025

01.Introduction

NSB FMC is committed to providing accessible services for all our customers, including fair access to financial products and services, irrespective of physical ability ,financial literacy of the financial consumer (Sinhala ,Tamil ,English) and disabilities .For NSB FMC ,this is the right thing to do .It is consistent with our values ,our culture and our concern to help better serve all our customers.

02.Special attention and care

The customers such as elderly, disabled or customers with low financial literacy (hereinafter referred as customers with special needs) have the right to receive special attention to facilitate them to have a fair access to services.

"Customers with special needs" refer to individuals who require additional assistance to perform transactions and/or to obtain financial services due to physical, or medical conditions including, but not limited to visual impairments, hearing impairments, loss of limb/s, etc. and due to old age.

03.Improve Accessibility to Financial Services

- ✓ NSBFMC ensure that the customers with special needs have fair access to services and products, in a similar manner to any other customer.

- ✓ In this regard, NSBFMC shall provide the following to ensure accessible financial services to individuals with special needs.

- ✓ NSBFMC shall ensure that availability of access to customers with special needs including customers using wheelchairs, crutches, walkers, etc. Specially NSBFMC can use the basement as an access point with the lift for such customers.

Online Accessibility

NSB FMC has an ongoing commitment to assure that online and wed site are easy for all our customers to use, including those customers with disabilities. We continually enhance the accessibility and usability of our website. If a user with disability experiences accessibility issues with our website, can use our email facilities to get the customer service. There are several accessibility features on customer computer that can help maximize the comfort of customer online experience. These may include but are not limited to :

- Increasing the size of the text on the screen
- Magnifying the contents on the screen
- Enabling high-contrast text
- Having the words on the screen read out loud to the customer .

✓ NSBFMC is required to establish quality control/assurance function or a similar arrangement to ensure that services is accessible friendly for customers with special needs.

04.Special Attention and Due Care

✓ NSBFMC may consider flagging accounts of customers with special needs enabling the staff to recognize such customers and pay special attention and due care when providing financial services to such customers.

✓ NSBFMC shall provide special training to relevant staff to equip them to provide cordial and effective service to customers with special needs.

✓ NSBFMC shall ensure that the customers with special needs have access to obtain assistance from staff in case the customer believes that such assistance is necessary for them to perform/obtain financial services.

- ✓ NSBFMC shall maintain a customer care hotline/electronic media (live chat) to assist customers with special needs in resolving their complaints/issues and make customers aware of such facilities.

05. Ensure Fair Treatment

- ✓ NSBFMC shall provide fair treatment to all customers, including those with special needs.

- ✓ NSBFMC shall not deny the provision of financial services to customers based on their age or special needs, nor enforce any additional terms and conditions which may place such customers in a disadvantageous position.

- ✓ NSBFMC may consider using biometric authentication options such as fingerprint readers to verify the identity of such customers whose identity cannot be verified due to not being able to place a valid signature.

- ✓ NSBFMC is encouraged to promote a diverse and inclusive culture to create a welcoming environment for individuals with special needs and ensure zero tolerance for discrimination on any grounds.

06. Facilitate Informed Decision Making:

- ✓ NSBFMC shall ensure that the customers with visual impairment have access to adequate information on the products and services at the point of onboarding and, thereafter, with respect to, but not limited to, the features, terms and conditions of the products or services for informed decision making.

- ✓ NSBFMC may consider allocating dedicated staff to assist customers with special needs and make available the key documents in accessible friendly electronic media to make informed decisions.

07.Accessibility and Visibility Options

- ✓ NSBFMC formulated a plan with timelines to provide customers the option to opt for high visibility versions of various documents such as statements, mandates, various applications with larger fonts and high contrast colors for the benefit of elderly customers and those with partial visual impairment

- ✓ NSBFMC shall ensure that no additional conditions are enforced on visually impaired customers, such as forcing to open joint accounts, restricting services

- ✓ NSBFMC shall not levy any additional charge or fee to the customers who avail such accessibility options obtaining services.

08.Facilities to Visually Impaired Persons

- ✓ NSB must provide the same facilities to a visually impaired customer/prospective customer as it would to any other customer. But at the same time the customers should be made aware of the risk involved in some of these facilities which may be higher than that for a normal customer.

- ✓ Additional facilities like reading and filling up of forms, slips, cheques should be provided to a visually impaired customer, if required.

- ✓ NSBFMC should not deny any services to visually impaired customers including visually impaired customers who use their thumb impression.

- ✓ A visually impaired customer must not be forced to operate the account jointly with any person or in the presence of any person.

- ✓ Visually impaired customers may be allowed to appoint a person/person as their Power of Attorney or Mandate Holder to operate their account if the visually impaired customer so

8.1. Opening of Investment Accounts

1. All investment products offered by the NSBFMC should be made available to visually impaired persons. (Treasury Bill /Bond and Repo/Reverse Repo) .

2. The NSBFMC must follow the same procedure for opening the account of a visually impaired person as it does for its other customers.

3. He / She must be allowed to open the account either singly or jointly with others.

4. The NSBFMC must allow the visually impaired customer to open a joint account with anybody that he/she chooses including person(s) who is/are visually impaired.

5. The Officer / Manager of the NSBFMC Front Office should read out the rules of business and other terms and conditions in the presence of a witness, if required by the customer.

6. The manager /officer front office must inform a visually impaired customer/prospective customer of his rights and liabilities before opening the account.

7.The documentation requirements of a visually impaired customer must be the same as any other customer.

8. The account must be clearly marked as "**the account holder is visually impaired".**

8.2. Online Procedure

1. NSBFMC must have Accessible websites and conform to international accessibility standards.

2. All customer facing applications such as web applications, desktop applications should be accessible to visually impaired persons.

3. NSBFMC should have alternate methods of user authentication/password verification.

4. All features especially those related to customer security must be accessible visually impaired persons.

9.SENIOR CITIZENS AND DIFFERENTLY ABLED PERSONS

a) We provide our best efforts to make it easy and convenient for our special customers like senior citizens, differently abled and illiterate persons with us.

b) We will sensitize our staff interacting with you to assist you in carrying out investment transactions

c) In addition to all the other commitments made in this Code –

- We will accord due priority to you. We endeavor to provide you personalized services for investment transactions and redressal of grievances.
- We endeavor to provide seating arrangements in the NSBFMC place.
- We will endeavor to provide you our services through a Single Window mechanism.
- We will guide relatives / parents of disabled persons on how to appoint a legal guardian, for disabled persons with autism, mental retardation and multiple disabilities who can then open and operate investment accounts for such persons.
- We will ensure that all the facilities are invariably offered to the visually challenged without any discrimination.
- We will render all possible assistance to the visually challenged for availing various facilities.

10.OPENING OF AN ACCOUNT OF A BLIND PERSON

- Obtain Proof of Address and the photograph of the blind person.

- NSBFMC staff should read out and explain to the Client, the contents of the account opening form, Client agreement whenever so requested by the Clients. In case the Client is an illiterate.

- Staff of the NSBFMC should capture the Clients' signature(s) as given in the Account Opening Form in the System. Further, a remark should be put in the system (under the authorized signatory details in 'signatories' screen) that the Client is "**Visually Challenged**". Further, if the Client is illiterate, then NSBFMC should put in the remark as "**Visually Challenged and Thumb Impression".**

Review of Policy

The Policy shall be reviewed as necessary or at **least once every two years** to ensure it aligns with the requirements of NSBFMC and complies with any updated guidelines issued by the Regulator from time to time.