



Amex Canada Accessibility Plan

2023-2025



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General



General

The Accessible Canada Act (ACA) takes the aim of creating a Canada without accessibility barriers by 2040. To meet the goal of the ACA, Amex Bank of Canada (“Amex”) will work towards identifying, preventing and removing barriers facing people with disabilities to allow them to participate fully in society.

The priority areas listed in the ACA that impact Amex are:

- Employment
- The built environment
- Information and communication technologies (ICT)
- Communication other than ICT
- The design and delivery of programs and services
- The procurement of goods, services, and facilities
- Transportation

In compliance with the ACA, Amex has prepared and published this Accessibility Plan, has introduced an anonymous channel to receive customer and colleague feedback, has published Amex’s Feedback Process Description and will publish Progress Reports on an annual basis as prescribed in the Act.

Contact Information

Amex has assigned an Accessibility Officer who will oversee the Feedback Process and receive feedback on behalf of the regulated entity. To request a copy of The Accessibility Plan or a copy of the Amex Feedback Process in an alternate format or to provide feedback on accessibility, please contact the Accessibility Team at Amex Canada by:



Mail:

Amex Bank of Canada
Accessibility Team
P.O. Box 3204, STN. F
Toronto, Ontario M1W 3W7



Toll Free Numbers:

Phone: 1-888-301-5312
Fax: 1-866-849-9660
TTY: 1-866-529-1344



Email:

amexaccessibility@aexp.com



Anonymous Feedback Form:

Customers & Colleagues
americanexpress.com/en-ca/company/accessibility

Colleagues only – through the Amex Ethics
Hotline: amex.ethicspoint.com

Executive Summary

Amex has thrived through generations by reinventing its business and constantly innovating to meet the emerging needs of its colleagues and customers.

Amex is committed to providing an inclusive and accessible work environment – one where everyone, including colleagues, candidates, and those who work on behalf of Amex, are treated equally, with dignity and respect. Amex is working diligently towards our goal of becoming a leader in disability inclusion, developing inclusive practices and removing barriers so all colleagues can fully contribute and succeed at work.

Following the principle of “nothing without us,” Amex consulted colleagues and customers to assist in building the Accessibility Plan. The audience consisted of people with disabilities, caregivers and other stakeholders.

Customers

Amex customers provided comments on their preferred methods of interacting with Amex when using our products and services. Amex considered their inputs to ensure the accessibility plan meets their needs.

Amex identified that customer representation for persons with disabilities is 27%, which closely mirrors the Canadian population for people with disabilities at 25%.

In addition, Amex learned that 93% of its customers consulted have not experienced accessibility barriers when conducting day-to-day business with the company.

Colleagues

We consulted with colleagues and they provided feedback on areas where the company could make improvements, such as workplace accommodation and physical spaces. The main theme uncovered is to build awareness of the global and local resources already in place, such as our Accommodation Policy and the suite of accessibility tools in place to support colleagues with disabilities to ensure they are having a great experience at work.

Results of both the customer and colleague consultations were incorporated into the Accessibility Plan. Amex identified accessibility barriers – which mean anything that hinders the full and equal participation in society of persons with disabilities – and incorporated them at the end of each section within the Accessibility Plan, including employment, the built environment, information and communication technologies (ICT), communication other than

Executive Summary

ICT, the design and delivery of programs and services, and the procurement of goods, services and facilities.

Amex is committed to reviewing the Accessibility Plan every year and updating it every three years in order to remain compliant with the Accessible Canada Act. Progress Reports will be published annually.



Amex Accessibility Statement

Amex is committed to providing excellent service to all customers and working to meet the needs of people with disabilities by preventing and removing barriers to accessibility. We strive to ensure that all customers can access our products and services in the same or similar manner, and in a way that respects the dignity and independence of persons with disabilities.

At Amex, our culture is built on strong relationships, shared values and purpose and our commitment to backing our customers, communities and each other. We are committed to providing an inclusive and accessible work environment – one where colleagues, candidates and those who work on behalf of Amex are treated equally, with dignity and respect.

We are committed to creating a barrier-free environment by striving to meet the accessibility requirements as set out in applicable legislation.

American Express in Canada operates as Amex Bank of Canada and Amex Canada Inc.



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Employment



Employment

At Amex, we believe our differences are what shape the world, and we're committed to ensuring everyone is seen, heard and feels like they belong. We are committed to providing an inclusive and accessible work environment.

Recruitment

- Amex is committed to providing equal treatment and accommodation with respect to employment, regardless of that person's disability or related grounds as prescribed under applicable Human Rights legislation (the "Prohibited Grounds").
- Amex provides reasonable accommodation to candidates throughout the recruitment and selection process, upon request. The employment application site includes a disclosure that indicates that a candidate may contact Amex Recruitment Operations Servicing by email if an accommodation is required by the candidate to apply for a position. The candidate also has the option to select the preferred response method by choosing email or phone.

Workplace Accommodation

- As part of Amex's commitment, there are policies and procedures in place including an Accommodation Policy and the development of individual response plans for colleagues who may require assistance in an emergency.
- The Accommodation Policy describes the procedure followed by Amex to amend or alter the requirements or expectations of a job to ensure that a person is not precluded from employment or employment opportunities as a result of falling under one of the Prohibited Grounds. This is known as accommodation. The policy is available for all colleagues on the company's intranet and is available in English and French and "Read Aloud" function.
- Amex creates individual accommodations and/or customized return-to-work plans to support colleagues who are returning to work following an extended absence. Accommodation is based on substantiated medical needs, not individual preference. Amex is committed to facilitating a safe return to work following a medical leave of absence, where the colleague remains unable to perform the essential duties of the job due to a medically substantiated illness, injury, or disability.

Employment

- Amex will take all necessary reasonable steps to provide colleagues with modified work, hours, additional breaks and or/assistive devices (and furniture) to enable colleagues to perform their jobs. This includes medical accommodation and other accommodation required under the applicable Human Rights legislation.

Performance and Career Development

- At Amex, colleagues are continuously learning, growing, and leading the way. We offer a range of learning and development opportunities with resources, feedback and support so everyone can be and deliver their best every day.
- The Amex performance assessment process considers the needs of all colleagues when providing career development opportunities. Development happens in diverse ways, whether it is self-directed, program-based, project-based or on-the-job.
- Amex backs colleagues' growth and development by helping them to set challenging and achievable performance goals, achieve career aspirations and ensure opportunities for feedback year-round. Colleagues participate in ongoing conversations with leaders which are an important way to check-in on progress against goals and develop.

Training

- All colleagues are regularly trained on accessibility requirements under the Accessibility for Ontarians with Disabilities Act (AODA), the Ontario Human Rights Code, and the Accessible Canada Act (ACA), including best practices for supporting colleagues and customers with disabilities.

Diversity Equity and Inclusion at Amex

- Amex's Global Diversity, Equity & Inclusion Team is responsible for ensuring Amex colleagues are as diverse as its customers and the communities where people live and work. Amex values and embraces differences, and believes unique perspectives and backgrounds are critical to Amex's success. Amex's goal is to ensure the Company is a place where all colleagues are seen, heard and feel like they truly belong.

Employment

Barriers in Employment

Accessibility-related tools and resources can sometimes be difficult to locate on Amex's company intranet as they are housed in various sections. To improve resources allocation:

- An Accessibility Hub was added to our external Amex website to provide accessibility-related information for both colleagues and customers.
- Amex will develop an internal Accessibility webpage within the Company intranet to create more awareness and provide resources related to accessibility for Amex colleagues.



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The Built Environment



The Built Environment

Amex's goal is to ensure its physical spaces remain accessible for colleagues, contractors, customers and stakeholders. Amex is committed to continuous improvement to ensure that its work environment is safe and meets accessibility standards for people with disabilities.

Working Environment

- Working environment and collaboration areas include accessible spaces for colleagues and visitors with disabilities to freely move around.
- Accommodation is offered by Amex in public areas of Amex facilities or events for customers utilizing guide dogs or other service animals.
- Accommodation is offered by Amex in public areas of Amex facilities or events for all persons accompanied by designated support persons.

Emergency Procedures

- Amex has emergency procedures and plans which address how emergencies are managed in situations impacting the safety of an Amex facility, work environment or colleagues. Amex created workplace emergency response procedures, forms and necessary preparedness to ensure that colleagues with disabilities are appropriately accommodated during emergencies or service disruptions.
- Amex provides an individualized workplace emergency response plan for each colleague who self-identifies as having a disability, including communicating such plans to each colleague's manager and appropriate safety personnel as needed (and with consent of the individual).
- Amex has also developed emergency procedures and plans which address how Amex handles service interruptions and impacts to public safety involving its facilities or events.

Workplace Safety

- Amex is committed to the highest standards of safety and health. It is committed to providing a work environment that promotes both the safety and health of colleagues by developing, implementing and maintaining safety standards.

The Built Environment

- An internal website is available for workplace safety. The site contains resources related to workplace safety including forms and guides, safety policies, ergonomic guidelines, incident reporting and safety contacts.
- Amex assigns Workplace Safety training annually to help leaders and colleagues develop the skills and knowledge to perform their roles safely and to help reduce the risk of injury in the workplace. In addition, Amex has an Ergonomic Healthy Working training program that provides tailored e-learning to improve workstation ergonomics and indicate potential risks. These training modules are available on the company's intranet site in both audio and video.

Barriers in the Built Environment

Colleagues have suggested considering additional adjustable workstations in all desk spaces:

- Adjustable workstations and height for desks are recommended to be made available for all workstations.
- Amex current standard is to achieve 30% height adjustable for older locations and 100% for new buildings.
- Individual requests for adjustable workstations are prioritized through the Accommodation policy.

Colleagues have suggested longer delay times for opening and closing of the elevator and turnstile to accommodate people with mobility concerns:

- There are accessible turnstiles and gates on each floor that provide a longer wait time and are equipped with sensors to accommodate individual needs.
- Amex will ensure that these turnstiles are easily identifiable.

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The Design and Delivery of Programs and Services



The Design and Delivery of Programs and Services

Amex is committed to providing excellent service to all customers and working to meet the needs of people with disabilities in a timely manner by preventing and removing barriers to accessibility. We strive to ensure that all customers can access our products and services in the same or similar manner and in a way that respects the dignity and independence of persons with disabilities.

Accessibility Hub, Feedback & Alternate Formats for Accessible Documents





- An Accessibility Hub was added to our website creating a central online customer facing resource for accessibility including content related to Provincial and Federal Accessibility.
- The Accessibility Hub includes information on employment, customer care and includes options for sharing accessibility feedback with Amex.
- The Accessibility Hub follows the Web Content Accessibility Guidelines (WCAG) with conformance to Level AA and documents in the Hub are available in alternate formats to support accessibility.
- Amex created a new functionality that enables colleagues and customers to provide feedback anonymously. Amex also offers the option to provide accessibility feedback through email, mail, phone, TTY and Relay Services and through a downloadable form.
- The Accessibility Officer will regularly review the feedback provided by customers and colleagues on Amex progress in identifying, preventing, and removing barriers to accessibility.

Document	Large Print	Braille	Audio
ACA: Accessibility Plan	✓	✓	✓
ACA: Feedback Description	✓	✓	✓
ACA: Progress Report	✓	✓	
AODA: Accessibility Plan	✓	✓	
AODA: Accessibility Policy	✓	✓	

The Design and Delivery of Programs and Services

Accessible Services Offered

Alternate servicing options are available for customers with disabilities since Amex recognizes that not all customers may be able to communicate in the same manner. Amex will continue to review existing contact options to determine where servicing can be made more accessible.

Accessible Service Tool	Servicing Available
 <p>TTY (Text Telephone)</p>	<ul style="list-style-type: none"> If you would like to communicate through TTY services, use our TTY number 1-866-549-6426 to reach our Customer Service centre Customer Service is available 24 hours a day / 7 days a week
 <p>Relay Services</p>	<ul style="list-style-type: none"> Connect through a relay operator by dialing 1-800-855-0511. The relay operator will connect you to our servicing centre to speak with a Customer Care Professional If you are using a TTY phone dial 711 to reach a relay operator Customer Service is available 24 hours a day / 7 days a week
 <p>Chat Option</p>	<ul style="list-style-type: none"> Online web Chat is available at amex.ca from 9:00 a.m. – 5:00 p.m. and through our Mobile application from 8:00 a.m. – 12:00 a.m. Customer Service is available 7 days a week. Customer has to log in to Card account to see Chat option available
 <p>Signature Cards</p>	<ul style="list-style-type: none"> If you are unable to use the PIN pad at the POS (Point of Sale) due to a disability and prefer to have a signature card to complete your transactions Please call our Customer Service number on the back of your card or 1-800-869-3016

The Design and Delivery of Programs and Services

- Customer Care Professionals in our servicing centres have received Accessibility training to recognize and communicate with people with disabilities. The training included driving awareness of the 10 disability types outlined by the Government in the ACA legislation, how to service these types of disabilities and instructions on assistive devices which may be used by persons with disabilities.
- Comments provided from customers during Consultation were considered when developing Accessibility training for our servicing centres.
- Internal websites referenced by Customer Care Professionals for servicing were enhanced with the addition of new articles on Accessibility. Servicing procedures on the internal websites are meant to support and reinforce training.
- Amex accommodates physical access to public areas of Amex's facilities or events for customers utilizing guide dogs or other service animals, and customers accompanied by a support person, including acknowledging that the support person is not a customer themselves (in this instance).
- Amex provides notice of service disruptions and their expected effects on customers with disabilities, including physical site access, availability of certain services (such as Braille account statement) and impacts to webpages or other electronic communications.

The Design and Delivery of Programs and Services

Alternate Formats Available for Marketing Collaterals

Amex offers accessible or alternate format documents for customers to remove barriers to accessing and understanding information.

Accessible Document	Definition	Large Print	Braille
Cardmember Agreements	Document that outlines the Terms and Conditions under which a credit card is offered to a customer.	✓	✓
Cardmember Disclosures	Document that outlines all the fees, costs, interest rates and terms that a customer could experience while using the Card.	✓	✓
Card Carriers	Documentation that is enclosed with customer's Card and is sent in relation to their Card when it is delivered to them, including any specific functionality that their Card may have.	✓	✓
Insurance Certificates	Document that describes the information for a specific insurance coverage.	✓	✓
Membership Rewards Certificates	Document that describes the details of how customers may use their Membership Reward Points.	✓	✓
Card Account Statements	A summary of the transactions on customer's Card accounts, their payments, credits, purchases, balance transfers, cash advances, fees, interest charges and amounts past due.	✓	✓

The Design and Delivery of Programs and Services

Barriers in the Design and Delivery of Programs and Services

There is a need for centralized accessibility communication to service customers and colleagues:

- An Accessibility Hub was added to our website dedicated to championing accessibility for colleagues and customers. It provides an opportunity to give feedback through various channels.

Customers may not be fully aware that a Chat option exists in our Mobile application and in Desktop version for Online servicing:

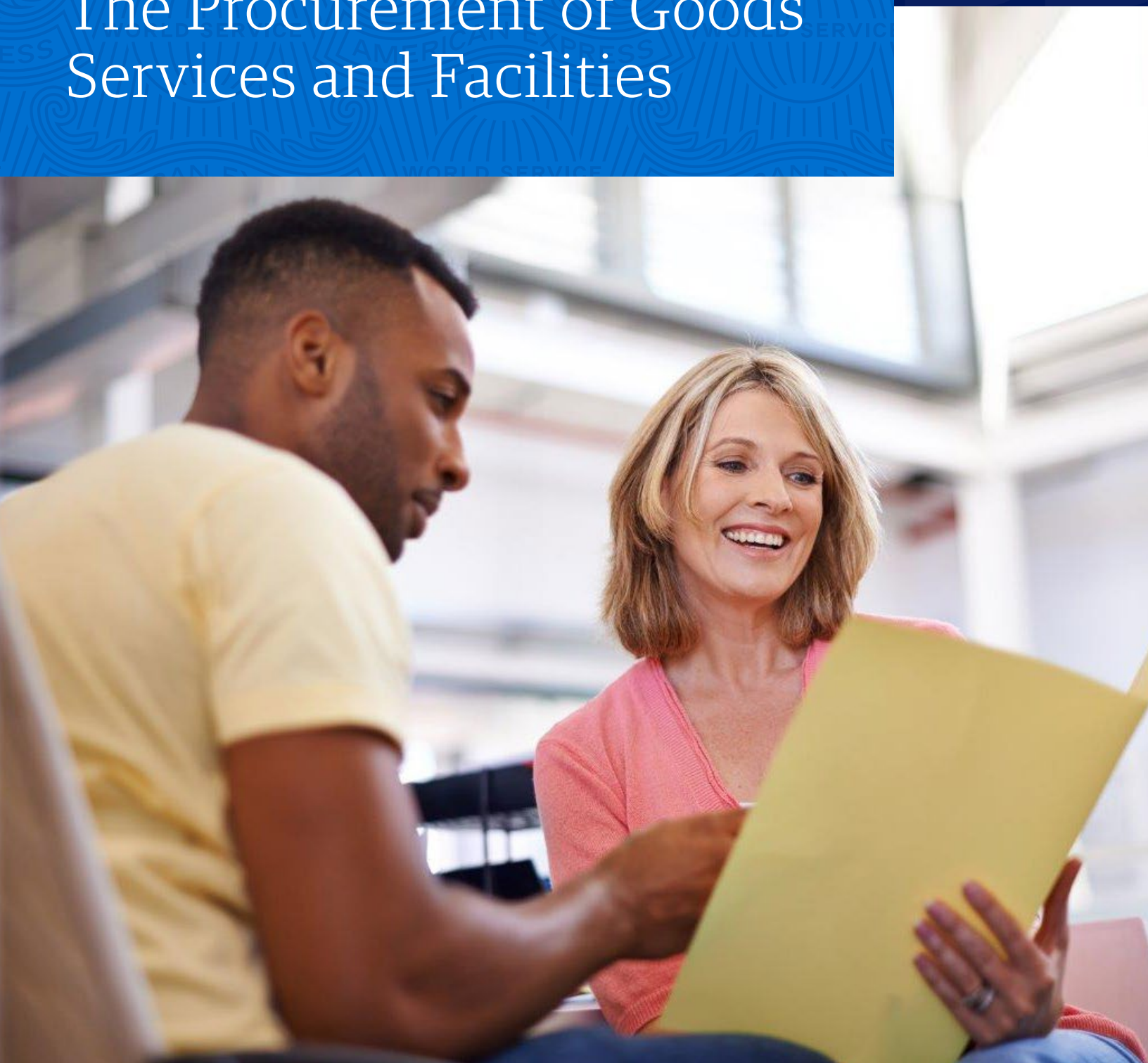
- Chat is available as a method of communicating with our customers, however, there is an opportunity to enhance awareness of this feature on our website to let our customers know it is available and how to access it.

Some customers may experience sensory triggers when contacting our servicing centers:

- In the survey, customers indicated a preference to contact Amex by phone, however, some stated long wait times and certain types of hold music may create sensory triggers. There is an opportunity to provide options to select songs (water waves or wind), silence or choose a dial back option if they are unable to hold the line.

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The Procurement of Goods Services and Facilities



The Procurement of Goods Services and Facilities

Amex incorporates accessibility criteria, where it is practicable to do so, into our procurement process when acquiring goods, services or facilities. Amex will continue to develop guidelines and resources to promote accessible practices with vendors and suppliers.

Procurement Practices

- Amex incorporates accessibility criteria into contract templates utilized during the acquisition of goods, services and facilities.
- Procurement colleagues complete an annual accessibility training to help them understand how to consider accessibility when acquiring goods, services and facilities on behalf of Amex.

Barriers in the Procurement of Goods Services and Facilities

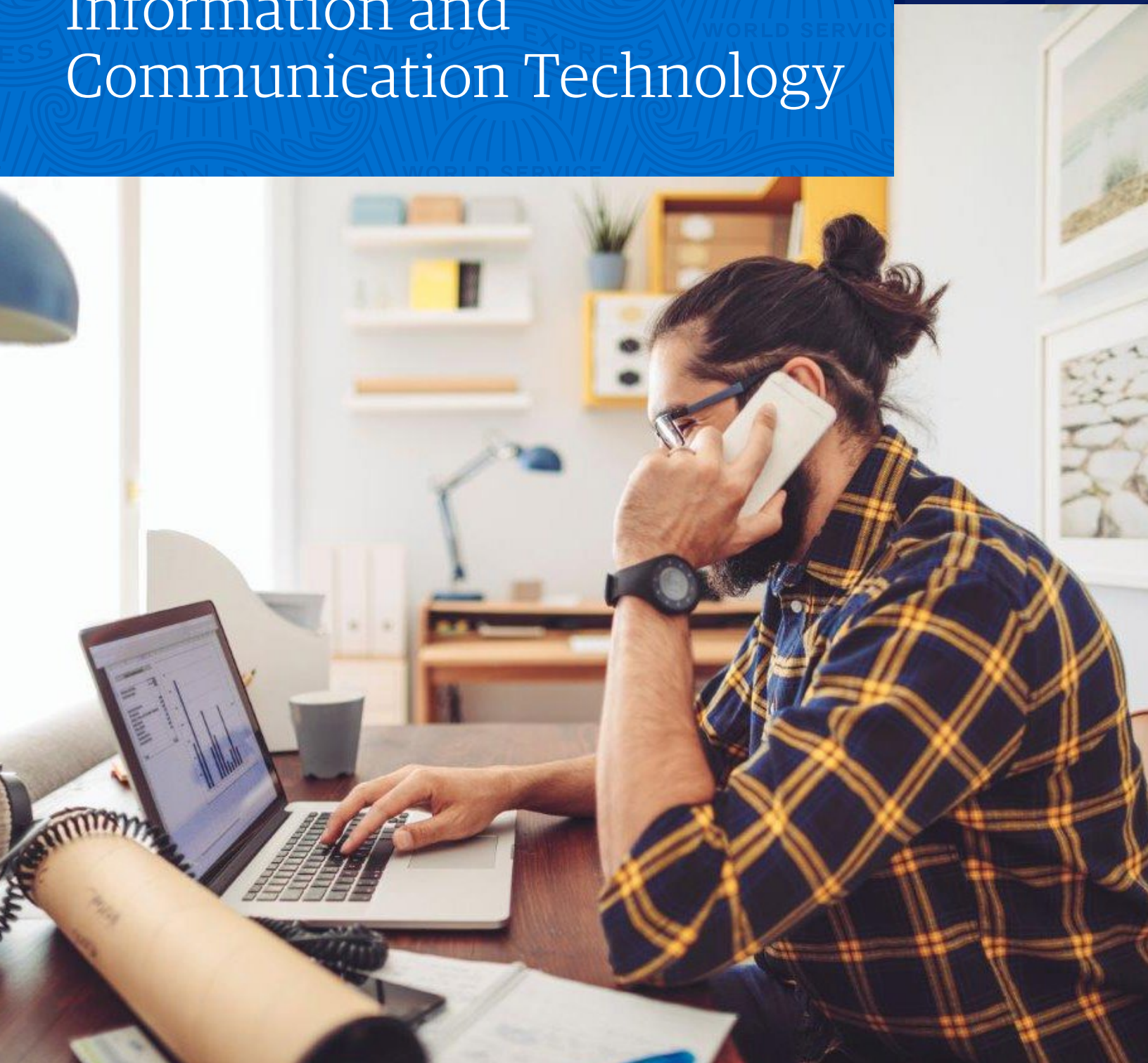
- There were no barriers identified as part of our internal assessment and consultation processes.



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Information and Communication Technology



Information and Communication Technology

Amex strives to improve the accessibility of information and communications technologies that are offered to customers and colleagues when interacting with the Company. Amex is working towards providing inclusive, public-facing digitally accessible experiences for all individuals, customers and non-customers including but not limited to websites, mobile apps and emails. Amex continues to work towards removing and preventing accessibility barriers for our colleagues when using technology to perform their job including Amex proprietary applications and third-party applications, and the usage of assistive technologies.

Digital Technology

- Amex is working to make sure its online programs, services and goods that are offered to the public are accessible to people with disabilities. Digital Accessibility means the content, capabilities and technologies available through the Digital Experience (mobile, email, websites, etc.) are designed and developed so that individuals with disabilities can effectively access and use them. Amex is working to create standards following the Web Content Accessibility Guidelines (WCAG), so Digital Experience Owners can work to provide accessible digital experiences for web-based content, on desktops, laptops, tablets and mobile devices.
- Amex's Central Global Email Experience Team developed email templates to be used for our colleagues to send servicing and marketing communication to customers with accessibility in mind. This team has provided training to marketing teams to explain what email accessibility means and explain the approach that marketing teams should follow when creating emails to make them accessible.
- Colleagues use operating systems that include accessibility features that are built into the system and do not require a separate installation.
- Some third-party applications used by colleagues have built-in accessibility features that can be set up by colleagues for a better user experience and to prevent an accessibility barrier. Examples of applications are Microsoft Tools (Excel, Word, etc.), Webex, etc.
- All cards are equipped with contactless payments technology which makes POS (point of sale) purchases accessible for customers with disabilities at merchant locations that support contactless payments.

Information and Communication Technology

- Amex has an “Accessibility at Amex” team that provides support to its colleagues in case they require assistance to understand options available to solve an accessibility barrier related to technology when using an application related to their day-to-day job responsibilities.
- Amex provides compatibility with assistive software to support digital technology for our colleagues. The software supports locomotor, vision and learning disabilities.

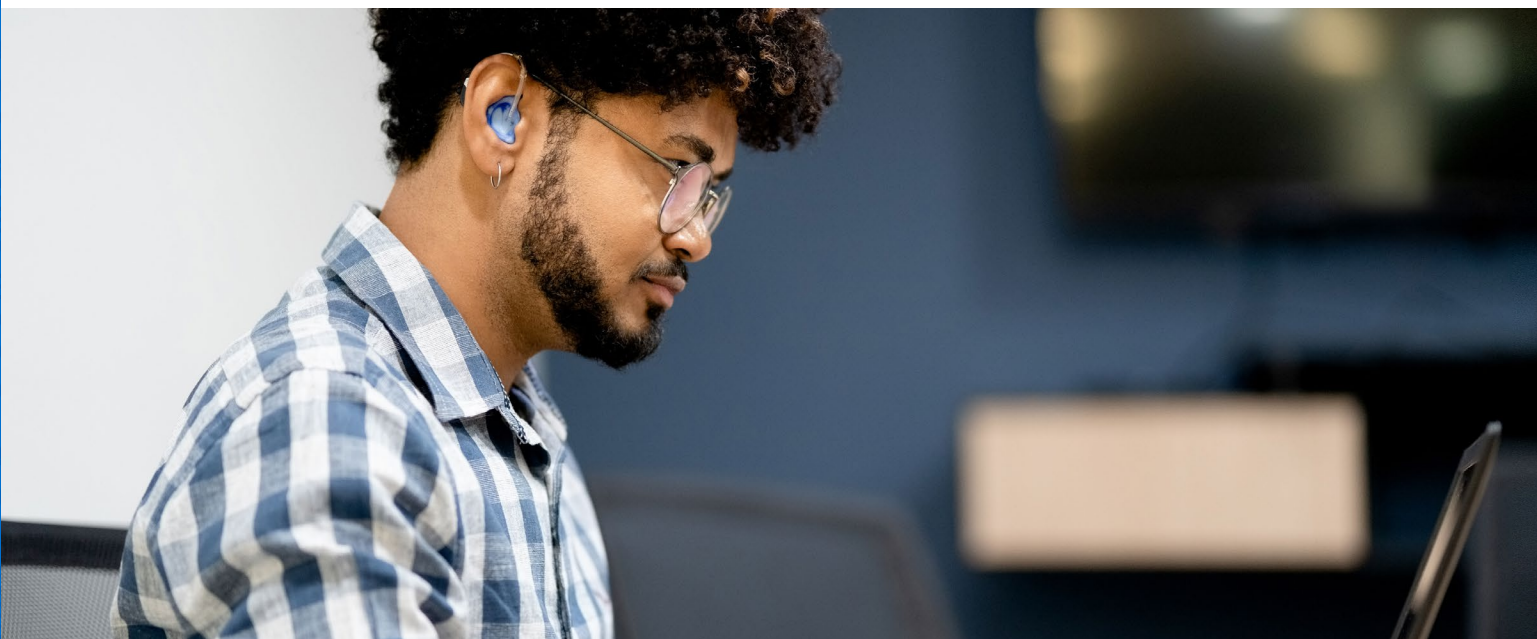
Barriers in Information and Communication Technology

An internal assessment of Amex digital platforms demonstrated an opportunity to make some applications developed by Amex more accessible:

- There is an opportunity to enhance training materials and programs to provide teams with the knowledge to build accessible digital assets that meet global accessibility standards, including WCAG.

Consultations identified a need to offer additional assistive technology options to support speech and hearing disabilities:

- Amex currently has assistive software available to support locomotor, vision and learning disabilities. However, there is an opportunity to identify additional software to support speech and hearing disabilities, which are under assessment.



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Communication



Communication

Amex interacts with colleagues and customers using different methods of communication, including print, online, phone and in-person. Amex will communicate with people with disabilities in ways that consider their disabilities.

- Amex provides training to colleagues who communicate with customers on how to help identify potential barriers and to interact and communicate with people with different types of disabilities. Accessibility Training is conducted on an annual basis for all colleagues in the Canadian market and for those who may be in international locations but provide service to the Canadian market.
- Amex continues to explore ways to make communication more accessible. Amex currently offers to communicate with customers by TTY, Relay Services, Phone, Chat or in writing (by email or regular mail). If telephone communication is not suitable to a customer's communication needs or is not available, however, there is an opportunity to enhance the use of email and SMS messaging for customer servicing.
- Amex has multiple work arrangements for colleagues including in-person, hybrid (partially virtual) and fully virtual. To bring all colleagues together in a virtual environment, Amex provides internal communication channels such as Slack (chat option) and Webex (virtual meeting) that can be configured with accessibility features to enable all colleagues to collaborate and connect.
- Amex has enabled closed captioning as a standard for virtual livestream events to make broadcast content more accessible. We also launched enhanced accessibility features for online meetings, such as closed captioning, screen reader notifications and the ability to change chat font size.

Communication

Barriers in Communication

In the past, Accessibility training was only provided to colleagues who provide service to Ontario residents to meet the AODA legislation so some colleagues may not have participated:

- With the introduction of the Accessible Canada Act, Accessibility training will be available to all colleagues that are located in Canada or are located in another market that provide service to Canadian customers.

Customers surveyed indicated a preference to communicate for servicing via email to enhance accessibility:

- There is an opportunity to explore email communication as an option for Amex servicing centres to provide an additional method of accessible communication.

Opportunity to increase usage of closed captioning into internal meetings:

Amex virtual meeting tools are equipped with closed captioning features and should be consistently used for conference calls and company meetings.



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Consultation



Consultation

Following the principle of “Nothing without us”, Amex conducted consultations with colleagues and customers with and without disabilities to help identify barriers within the organization, and for the purpose of integrating findings and insights into the creation the Accessibility Plan.

The goal of the customer and colleague surveys were to identify:

- 1** What are the current accessibility barriers?
- 2** What is the awareness and utilization of existing resources?
- 3** How can Amex improve their experience with accessibility?

Colleagues Consultation

Initially, Amex consulted with colleagues with expertise in each area covered within the ACA to identify: what accessibility measures Amex already had in place and identify existing accessibility barriers. Amex also leveraged AODA legislation where possible to create a framework to develop the Federal Accessibility Plan.

Amex sought consultation with all Canadian colleagues who were given the opportunity to provide feedback related to accessibility. Amex colleagues were offered different methods to provide feedback including the completion of an anonymous online survey, virtual sessions with the Colleague & Labour Relations team and the option to have a private phone session with a member of the Colleague & Labour team. In total Amex reached out to 2,435 colleagues, and received 123 responses via the survey and through virtual sessions.

Amex also consulted with internal teams, such as the Global Disability Awareness Network and Amex Medical Team, whose members have knowledge related to accessibility. They shared their experiences and learnings which were considered when preparing the Accessibility Plan.

Customers Consultation

Amex consulted with customers by partnering with a third-party company to create an accessible survey to hear from a wide population of customers. The survey was delivered in an accessible format so people with disabilities could fully participate and was formatted in a manner that e-readers could easily navigate. Survey questions were written in simple, clear and concise language.

Consultation

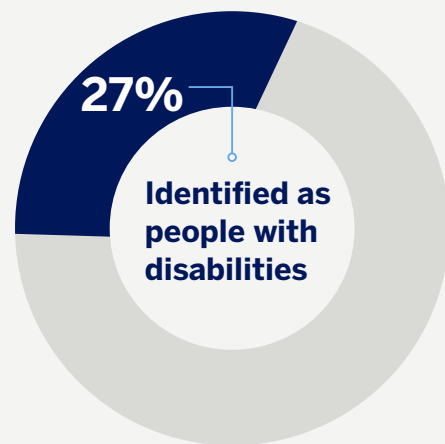
The survey consisted of 25 questions that took the customer about 10 minutes to complete. It was completed by customers with disabilities, caregivers and customers without disabilities with an opinion on Accessibility. Amex sent an online survey to 200,000 customers. A total of 2,888 customers completed the survey. From the population that completed the survey, 27% of customers identified as persons with disabilities which is comparable to the 25% of people who identify as persons with disabilities in the Canadian population.

Pain related disabilities were the most common among customers consulted.

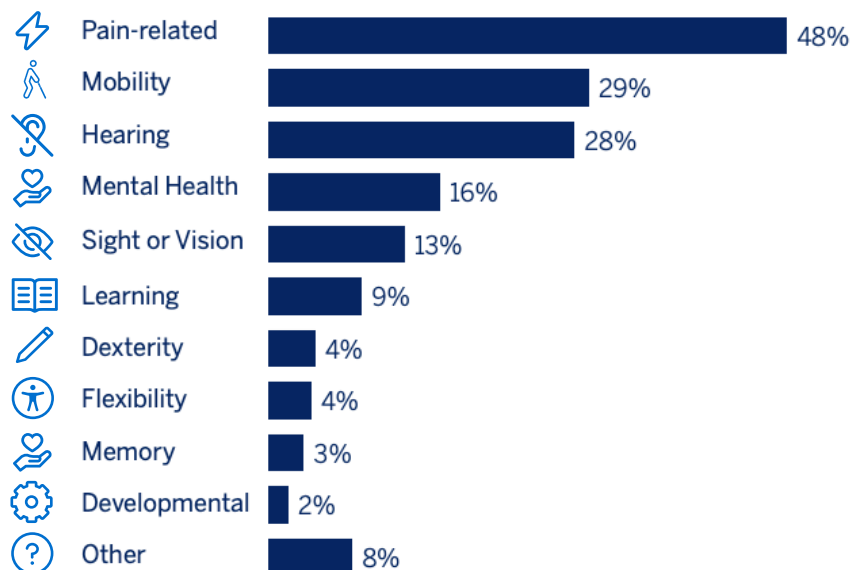
**Amongst 3,000
Cardmembers we spoke
to, pain related disabilities
were the most common**

2,888 

**American Express Cardmembers
completed the survey**



Incidence of Disabilities:



Consultation

Amex discovered that overall, 93% of Amex customers have experienced no barriers using Amex products and services. However, 7% have experienced a barrier interacting with Amex. Customers indicated their preferred methods of contacting Amex were by phone and email. However, there were some barriers noted with their interactions which are mentioned in the Accessibility Plan.

Each barrier identified was linked to one of the priority areas outlined in ACA and assigned to a designated team based on the specific priority area. Each team then assessed the barrier and determined the best way to resolve it. The barrier was categorized into a short-term or long-term timeline depending on the level of difficulty and strategy associated with solutioning.



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Feedback Process



Feedback Process

Amex takes pride in its commitment to servicing customers and is always looking for opportunities to improve its experience. Amex welcomes colleagues and customers to submit their feedback and suggestions regarding the implementation of the accessibility plan, or any other accessibility matters they encounter in their interaction with Amex, by using any of the methods of communication listed below.

Method of Communication

**Mail:**

Amex Bank of Canada
Accessibility Team
PO BOX 3204, STN F
Toronto, Ontario M1W 3W7

**Phone:**

Toll Free: 1-888-301-5312
TTY: 1-866-529-1344

**Fax:**

Toll Free: 1-866-849-9660

**Email:**

amexaccessibility@aexp.com

**Anonymous Feedback Channel:**

[Accessibility Hub](#)

In addition to these channels, Amex colleagues may also share feedback with their leaders, the Colleague & Labor Relations team or anonymously by calling the Ethics Hotline.

How Your Feedback Makes a Difference

Amex makes it a point to actively listen to our colleagues and customers. Amex welcomes feedback and will consider it when preparing the Accessibility Progress Reports and the updated versions of the Accessibility Plans.

Feedback provided to Amex will be managed by an Accessibility Team and the Accessibility Officer and used to identify, remove and prevent barriers to accessibility across the enterprise.

The accessibility feedback received will assist Amex in setting the enterprise agenda on Accessibility. It will help to improve awareness related to accessibility, influence how day-to-day business is conducted and assist in making effective decisions at an enterprise level.

Feedback Process

How Amex Uses Your Feedback

Once a customer shares their feedback, Amex will send an acknowledgement message only for those cases where the customer provided identifiable information. In the acknowledgement, Amex will thank the participant for submitting their feedback related to accessibility and inform them of any next steps, if applicable.

Amex will retain an electronic or print copy of any identifiable or anonymous feedback provided by customers for a period of 7 years after receiving it.

The feedback received will be reviewed by the Accessibility Team and Accessibility Officer and it will be used to identify, remove and prevent accessibility barriers across Amex.

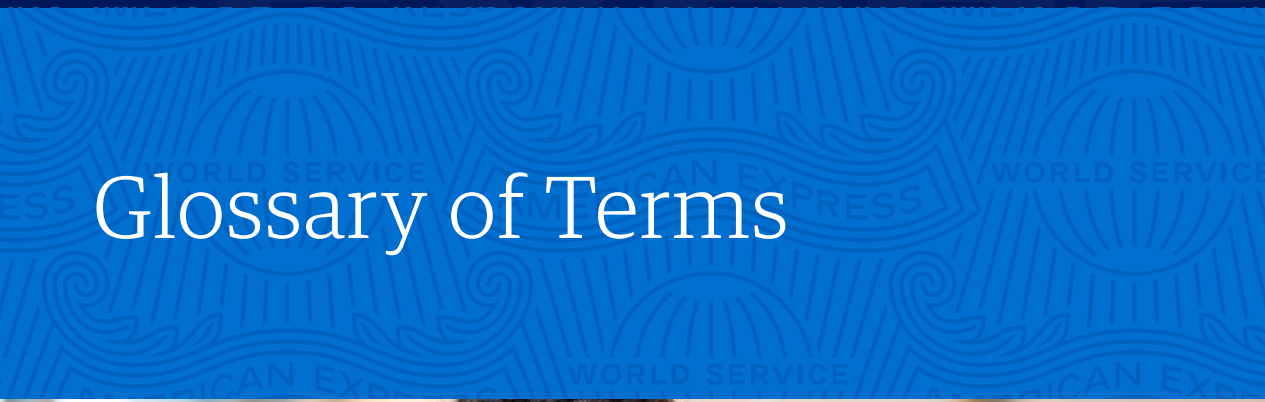
If the feedback received is related to colleague accessibility, the Accessibility Officer will share with the Colleague and Labour Relations (CLR) team. Similarly, if the CLR team receives feedback, it will be shared with the Accessibility Officer.

All customer and colleague feedback is valuable to Amex and will be considered as part of the continuous improvement of our accessibility efforts. It will also be used to meet Amex planning and reporting requirements and improve how Amex consults with and services persons with disabilities.



AMERICAN EXPRESS

Glossary of Terms



Glossary of Terms

Accessibility

The degree to which a product, service, program or environment can be assessed or used by all.

Accessibility Hub

Means a section within the Amex website which outlines content specific to Accessibility at Amex.

Accommodation

Any change in the work environment that allows a person with functional limitations to do their job. Accommodations can be temporary, periodic or long-term, including:

- adjusting the physical workspace
- adapting the equipment or tools
- working flexible hours or job-sharing
- moving the workspace
- working from home
- removing or changing some non-essential tasks for others
- time off for medical appointments

Barrier

Anything – including anything physical, architectural, technological or attitudinal, anything that is based on information or communications or anything that is the result of a policy or a practice – that hinders the full and equal participation in society of persons with an impairment, including a physical, mental, intellectual, cognitive, learning, communication or sensory impairment or a functional limitation.

Disability

Any impairment, including a physical, mental, intellectual, cognitive, learning, communication or sensory impairment — or a functional limitation — whether permanent, temporary, or episodic in nature, or evident or not, that, in interaction with a barrier, hinders a person's full and equal participation in society.

Glossary of Terms

Disability type

A form of limitation, be it physical, mental, intellectual, cognitive, learning, communication or sensory or other. In its 2017 Canadian Survey on Disability, Statistics Canada used screening questions to identify the following 10 types of disability:

- seeing
- hearing
- mobility
- flexibility
- dexterity
- pain-related
- learning
- developmental
- mental health-related
- memory

Colleague

A person employed by Amex.

Persons with disabilities

In Canada, a disability means any impairment, including physical, mental, intellectual, cognitive, learning, communication or sensory impairment – or a functional limitation – whether permanent, temporary, or episodic in nature, or evident or not, that, in interaction with a barrier, hinders a person’s full and equal participation in society. (Source: [Accessibility Canada Act](#))

Examples of disabilities include, but are not limited to: (Source: [Government of Canada](#))

- vision (or seeing)
- hearing
- mobility
- flexibility
- dexterity
- pain-related
- learning
- developmental
- mental health-related
- memory

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DON'T *live life* WITHOUT IT™

DON'T *do business* WITHOUT IT™