

Amex Canada 2025 Accessibility Progress Report



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AMERICAN EXPRESS

General



General

On June 1, 2023, Amex Bank of Canada (“Amex”) published its first [Accessibility Plan](#) and [Feedback Process](#), as required by the Accessible Canada Act (“ACA”). The ACA takes the aim of creating a Canada without accessibility barriers by 2040. To meet the goal of the ACA, 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
- The design and delivery of programs and services
- The procurement of goods, services and facilities
- Information and communication technologies (“ICT”)
- Communication other than ICT
- Transportation

In compliance with the ACA, Amex has prepared and published its 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 ACA.

Amex is a wholly owned subsidiary of the New York based American Express Travel Related Services Company, Inc., the principal operating subsidiary of American Express Company (“American Express”). Where reference is made to our activities and processes, this does not include activities conducted by American Express, unless otherwise noted.

CONTACT INFORMATION

Amex has assigned an Accessibility Officer who is overseeing the Feedback Process and receiving feedback on behalf of the regulated entity. To request a copy of The Accessibility Plan, Progress Report 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 by:

**Mail:**

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

**Email:**

AccessibilityCanada@aexp.com

**Toll Free Numbers:**

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

**Anonymous Feedback Form:**

Customers & Colleagues:

americanexpress.com/en-ca/company/accessibility/feedback

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

Executive Summary

American Express began in Canada in 1853 with the opening of offices in Toronto. At the heart of our culture is what we call our Blue Box Values—a set of guiding principles that serve as the foundation for how we operate and lead. We believe that maintaining our strong workplace culture, adhering to our Blue Box values and ensuring that our people feel respected, valued, recognized and backed helps us attract, develop and engage the right talent for American Express' success. We also strive to be essential to our customers by delivering exceptional products, services and experiences every day—and promise to have their backs in everything we do.

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

Customers

Amex consulted with customers through an accessible, online survey. Of those who completed the survey, 19% self-identified as having a disability. Of those customers, 94% shared they had not experienced accessibility barriers when conducting day-to-day business with Amex.

Amex customers also provided comments on their preferred methods of interacting with Amex when using our products and services. Amex considered their inputs to ensure its Accessibility Plan meets their needs, where possible.

Colleagues

Amex also consulted with colleagues via a survey, and they provided feedback on areas where we could make improvements. The main theme we identified was the need to continue to build awareness of the global and local resources already in place, such as our Accommodation Policy and the suite of accessibility tools available to colleagues to support their workplace experience.

Progress

By leveraging the results of both the customer and colleague consultations, 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. This includes employment, the built environment, the design and delivery of programs and services, the procurement of goods, services and facilities, information and communication technologies (ICT) and communication other than ICT.

Executive Summary

This 2025 Progress Report highlights the efforts undertaken to address the barriers identified in the Accessibility Plan and to meet our goal of improving accessibility for our customers and colleagues. Amex is committed to reviewing the Accessibility Plan every year and updating it every three years in compliance with the ACA. This is the second Progress Report published on our Accessibility Plan and covers the reporting period from June 2024 to June 2025.



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 supportive workplace culture is built on strong relationships, shared values and an unwavering commitment to customers. This deep sense of purpose and belonging among colleagues – of feeling supported and empowered to do the right thing – has been the heart of American Express' service ethos and the engine behind our iconic brand for 175 years.

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



Accessibility Policy

To support its Accessibility Plan, Amex has implemented an Accessibility Policy. The purpose of this Policy is to set out a framework for how Amex will comply with the ACA and how it plans to identify, remove and prevent Barriers in its policies, programs, practices and services, to improve accessibility, including:

- Articulating the objectives and principles Amex will follow
- Establishing accountabilities and authorities
- Outlining the processes, monitoring, reporting and controls
- Defining roles and responsibilities within Amex

This Policy is designed to ensure that Amex is actively working to provide services and develop practices that are accessible and inclusive.

Progress Report Scope

This report provides an overview of the progress we have made in identifying, removing and preventing barriers in the following focus areas:

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

AMERICAN EXPRESS

Employment



Employment

At the heart of our culture is what we call our Blue Box Values—a set of guiding principles that serve as the foundation for how we operate and lead. American Express' culture is built on a 175-year history of courageous leadership, innovation, and an unwavering commitment to back our customers, communities and colleagues. As part of Team Amex, colleagues experience this powerful backing with comprehensive support for their holistic well-being and many opportunities to learn new skills, develop as a leader and grow their career.

- All colleagues in Canada are regularly trained on accessibility requirements under the Accessibility for Ontarians with Disabilities Act (“AODA”), the Ontario Human Rights Code and the ACA, including best practices for supporting colleagues and customers with disabilities.
- 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 accommodation is required by the candidate to apply for a position. The candidate can also select the preferred response method by choosing email or phone.
- As part of Amex's commitment to accessibility, it maintains policies and procedures, including an Accommodation Policy, and develops individual response plans for colleagues who may require assistance in an emergency.
- 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 applicable Canadian Accessibility and human rights laws.

BARRIERS IDENTIFIED IN 2024 CONSULTATIONS

- Through the 2024 consultation feedback process, we determined a need to continue to focus on building awareness of accessibility tools and resources for colleagues.
- In 2024, we conducted a holistic review of the colleague experience to better understand how to build awareness of existing accessibility tools and resources. These findings helped us identify areas of focus to drive awareness, as outlined below.

Employment

NEW BARRIERS IDENTIFIED IN 2025 CONSULTATIONS

- Some colleagues noted a dissatisfaction with delays and processes currently in place when requesting a medical accommodation or short-term disability claim. We plan to continue to build on the existing process to create individual plans to support colleagues with medical conditions in the workplace, where appropriate.
- Some colleagues recommended the Disability Awareness Network focus on increasing awareness of accessibility options available for neurodiverse individuals.

PROGRESS IN 2024-2025

- In 2023, Amex launched the Canadian chapter of the colleague-run Disability Awareness Network (“DAN”). In 2024, DAN Canada hosted several events to continue to help build awareness and understanding of accessibility:
 - In May 2024, in recognition of Mental Health month, an unplug session was held to recognize Mental Health. The session encouraged colleagues to disconnect and take a moment to stretch, be outside and enjoy a healthy snack and refreshment.
 - In May 2024, DAN Canada hosted a conversation with Dr. Bilal Khodr, a board-certified Emergency and Paediatric physician who specializes in behavioural and developmental conditions. The session focused on how to recognize and address anxiety and depression in the workplace and amongst children.
 - As part of DAN Canada’s focus to build awareness and understanding of accessibility, they conducted a ‘Lunch and Learn’ session in August 2024 in collaboration with Amex’s Accessibility Officer. The session included an overview of the ACA, an overview of how Amex is working to provide an inclusive and accessible work environment, and progress made over the last 12 months.
 - As part of Amex’s Belonging2gether initiative, in November 2024 DAN Canada set up a dedicated booth, where colleagues were encouraged to share ideas on accessibility improvements, participate in a sensory activity simulating the experience of having a disability to build empathy, problem solving and awareness, and were given information on how Amex is progressing on accessibility and the tools and resources available.

Employment

- In November 2024, a focus group session was conducted to review accessibility content on Amex's intranet site and provide recommendations to create a more accessible design.
- In April 2025, Amex hosted a Digital Accessibility Awareness Lab that provided the opportunity for colleagues to learn about accessible design principles that help improve how individuals with disabilities interact with our digital products and experiences. A total of 3 workshops and 10 labs were offered and approximately 200 colleagues attended one of the events.



AMERICAN OVERSIGHT

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.

- The 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, and for all persons accompanied by designated support persons.
- 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).
- An intranet site 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 Amex's intranet site in both audio and video.

BARRIERS IDENTIFIED IN 2024 CONSULTATIONS

- 2024 consultation feedback demonstrated a need for ongoing awareness of accessibility tools and resources offered to colleagues.

The Built Environment

NEW BARRIERS IDENTIFIED IN 2025 CONSULTATIONS

- There were no new barriers identified as part of our internal assessment and consultation processes in 2025.

PROGRESS IN 2024-2025

- As part of our ongoing commitment to creating a welcoming and ergonomic work environment, Amex continued expanding accessible workstations to meet the accommodation needs of our colleagues. In 2024, we increased the number of accessible workstations from the previous year.
- To increase awareness of building safety, emergency procedures and accessibility accommodations, a newly created How to Request an Accommodation & What You Can Expect and FAQ were introduced.
- In September 2024, the 'Colleague and Leader Guide to Ergonomic Workplace Accommodations' was published on Amex's intranet site. This is a step-by-step guide for colleagues and leaders on how to adjust workplace ergonomics by obtaining necessary equipment, furniture and technology, and contains information on existing processes to accommodate health-related requests.
- Based on colleague feedback, in 2024 Amex initiated a strategic review of the current disability and accommodation provider to help identify opportunities to streamline accommodation processes for colleagues and leaders.

AMERICAN OVERSIGHT

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

- Amex's online Accessibility Hub is a central online customer facing resource for accessibility including content related to Provincial and Federal Accessibility. It includes information on employment, customer care and includes options for sharing accessibility feedback with Amex.
- The Accessibility Hub follows the Web Content Accessibility Guidelines with conformance to Version 2.1 Level AA and documents in the Hub are available in alternate formats to support accessibility.
- Amex offers the opportunity for colleagues and customers to provide accessibility feedback anonymously through email, mail, phone, TTY and Relay Services and through a downloadable form. Amex's Accessibility Officer regularly reviews the feedback provided by customers and colleagues to assist in Amex's progress in identifying, preventing and removing barriers to accessibility.
- Amex offers accessibility documents in alternative formats, including large print, Braille and audio.

Accessibility documents available in alternative formats:





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

- Amex recognizes that not all customers may be able to communicate in the same manner, and alternate servicing options are available for customers with disabilities.

Accessible servicing options offered:

Accessible Service Tool	Servicing Available
 TTY (Text Telephone)	<ul style="list-style-type: none">• If customers would like to communicate through TTY services, they can call 1-800-855-0511 or if calling from a TTY phone dial 711 and 1-866-549-6426• Customer Service is available 24 hours a day / 7 days a week
 Relay Services	<ul style="list-style-type: none">• Customers can connect through a relay operator to our servicing centers to speak with a Customer Care Professional• If customers using a TTY phone dial 711 to reach a relay operator• Customer Service is available 24 hours a day / 7 days a week
 Chat Option	<ul style="list-style-type: none">• Online web Chat is available at americanexpress.com/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• Customers have to log in to Card account to see Chat option available
 Signature Cards	<ul style="list-style-type: none">• If customers 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 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 center 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, how to service these types of disabilities and instructions on assistive devices which may be used by persons with disabilities.
- Amex accommodates physical access to public areas of Amex's facilities for 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 account 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 IDENTIFIED IN 2024 CONSULTATIONS

- Some customers shared they can have challenges reading information depicted on physical Card products, like Card account numbers and servicing phone numbers.
- Customers shared call servicing representatives can sometimes be difficult to understand on the phone.
- Some customers also shared that they experience delay times when calling in for phone servicing.

NEW BARRIERS IDENTIFIED IN 2025 CONSULTATIONS

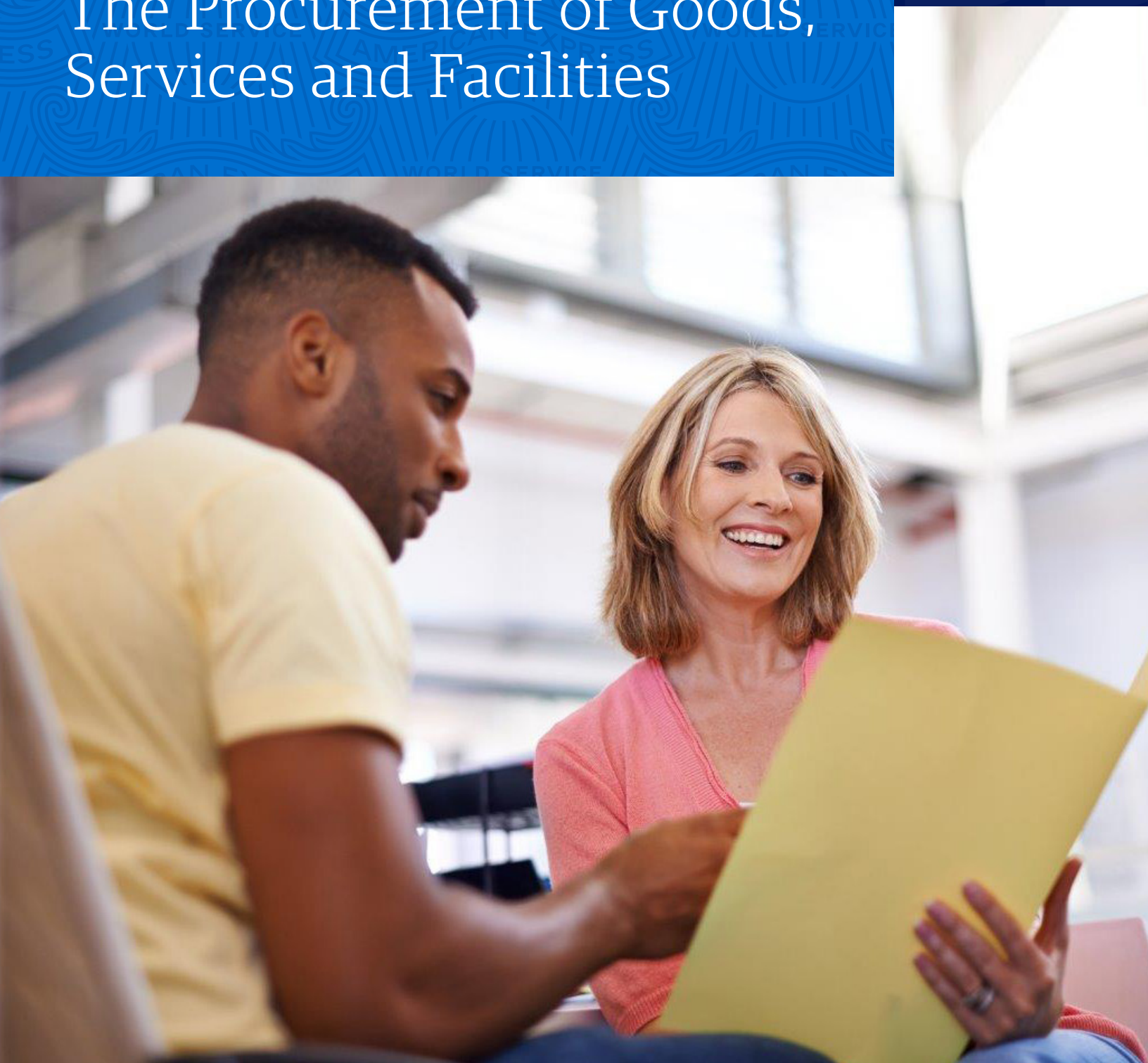
- Some customers shared that they are unable to get assistance on the phone when they have a third party on the phone with them such as a spouse or an adult child.
- Customers also shared that the Online Chat option does not support all account management options and that automated responses can be further enhanced to be made accessible.

PROGRESS IN 2024-2025

- Amex continues to develop and maintain the Accessibility Hub, which it launched in 2023 and enhanced in 2024. The Accessibility Hub is a visually prominent web banner that was introduced to help customers locate accessibility tools and resources on the American Express® Canada homepage. In addition, accessibility services, such as TTY, Relay Services, and Signature Cards and associated contact information are located on the 'Contact Us' page.
- Amex is committed to continuing to review existing contact options to determine where servicing can be made more accessible, including the exploration of the launch of a call-back feature in the future.

AMERICAN OVERSEAS

The Procurement of Goods, Services and Facilities



The Procurement of Goods, Services and Facilities

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

PROCUREMENT PRACTICES

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

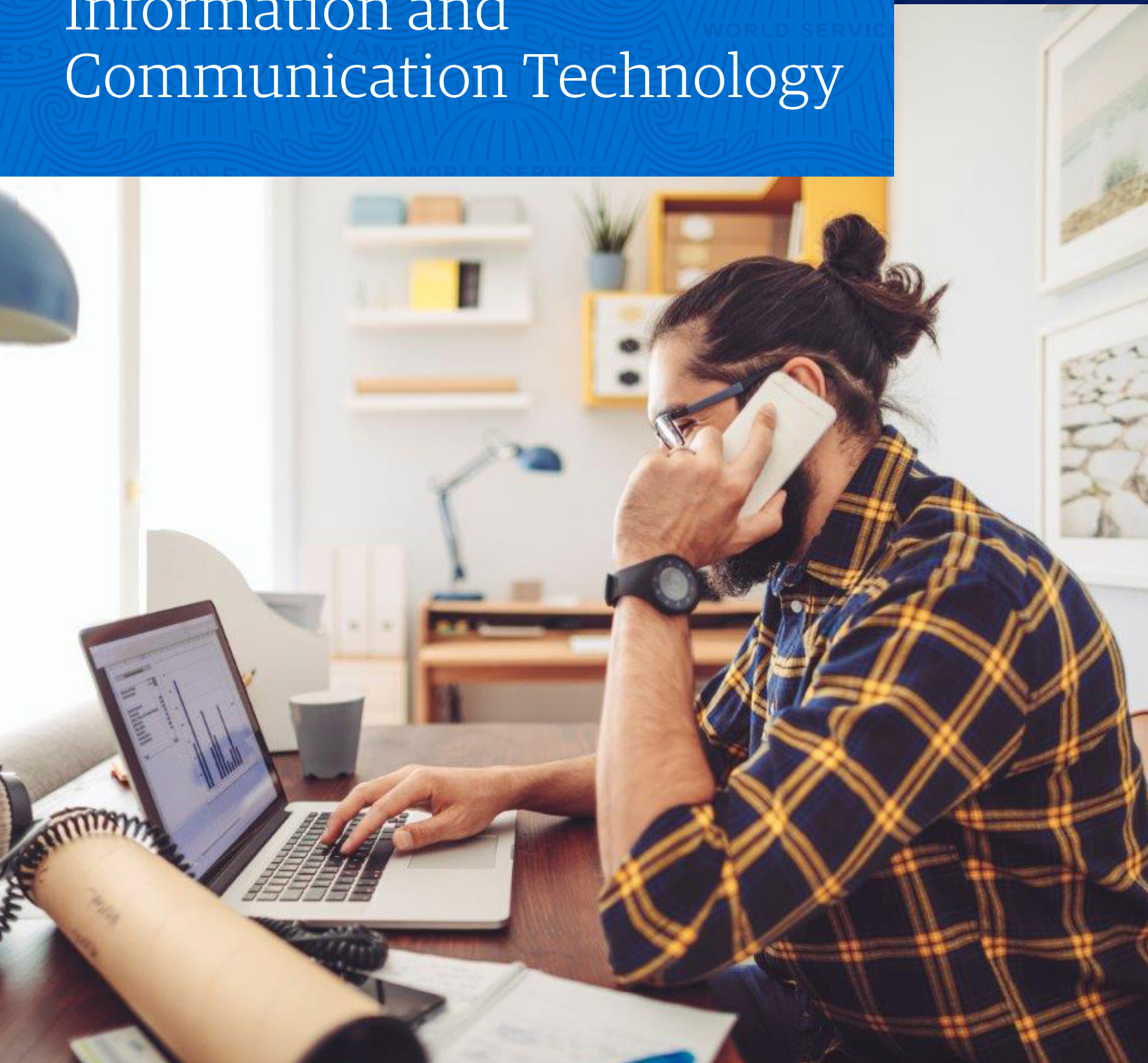
BARRIERS IN THE PROCUREMENT OF GOODS, SERVICES AND FACILITIES

- There were no barriers identified as part of our internal assessment and consultation processes in 2024 and 2025.



AMERICAN EXPRESS

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 Amex. We are working towards providing easy-to-use, public-facing digitally accessible experiences for all individuals, customers and non-customers including, but not limited to, websites, mobile apps and emails. In addition, 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.

- Amex is continuously seeking opportunities to enhance the digital accessibility of its programs, goods and services offered to the public online. Digital accessibility means the publicly available web-powered content and capabilities available through Amex's digital experiences (e.g. mobile app, websites or e-mailed communications on desktops, laptops, tablets, mobile devices and other web-powered digital interfaces) are designed and developed so that individuals with disabilities can effectively access and use them, or a reasonable alternative accommodation is made available upon request to ensure satisfactory access under applicable local market law.
- 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.
- Amex has an "Accessibility at Amex" team that provides support to its colleagues in case they require assistance to understand options available to address an accessibility barrier related to technology, when using an application related to their day-to-day job responsibilities.

Information and Communication Technology

- Amex provides compatibility with assistive software to support digital technology for our colleagues. The software supports locomotor, vision and learning disabilities.

BARRIERS IDENTIFIED IN 2024 CONSULTATIONS

- Some customers shared they sometimes have difficulty navigating the Amex website to access their accounts, make payments or complete other tasks. Others shared they sometimes have difficulty typing passwords and viewing the characters.
- Some survey respondents shared improvements could be made to make the digital experience with American Express easier to navigate (i.e. adding additional clarity with text contrast, adjusting font styles and improving formatting of digital assets across device types – computer, tablet, smartphone, etc.).

NEW BARRIERS IDENTIFIED IN 2025 CONSULTATIONS

- Customers shared that the online sessions time-out too quickly or cause interruptions which can be a barrier for customers experiencing vision-related impairments.
- Some customers with fine motor skills delays or difficulties shared that there is opportunity to expand selector buttons on the mobile app and website.

Information and Communication Technology

PROGRESS IN 2024-2025

- In response to customer feedback provided via the 2024 consultation, Amex worked with a research agency to make the survey more user-friendly and accessible. The revised survey was developed to comply with Web Content Accessibility Guidelines, which set out standards that make online content more accessible to users with disabilities. Amex also ensured that respondents had multiple methods in which to participate in surveys.
- Amex plans to develop a digital accessibility assessment tool to help colleagues identify accessibility gaps in their web experiences.



AMERICAN OVERSEAS

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 how 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. Amex 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 IDENTIFIED IN 2024 CONSULTATION

- Some Amex colleagues shared they have difficulty navigating the Amex intranet to locate some accessibility information, such as the Workplace Accommodation Policy.

NEW BARRIERS IDENTIFIED IN 2025 CONSULTATIONS

- There were no barriers identified as part of our internal assessment and consultation processes in 2025.

PROGRESS IN 2024-2025

- In November 2024, a focus group session was conducted to review accessibility content on Amex's intranet site and provide recommendations to create a more accessible design. We plan to update Amex's intranet site based on this feedback.
- In April 2025, Amex hosted a Digital Accessibility Awareness Lab that provided the opportunity for colleagues to learn about accessible design principles that help improve how individuals with disabilities interact with our digital products and experiences. The Digital Accessibility Awareness Lab included immersive experiences to give colleagues a hands-on, illustrative experience of assistive technology through the lens of someone with a disability, and three workshops to educate colleagues on best practices for inclusive digital design, digital accessibility assessments and reporting and digital experiences for blind and low-vision individuals. Some of these experiences allowed colleagues to:
 - Use simulation goggles to experience how individuals who are blind or have low vision may perceive visual information
 - Use speech input software on a computer to simulate how someone with a vision or motor disability might interact with technology
 - Complete digital tasks designed to simulate the additional time, focus and effort that may be required by individuals with cognitive disabilities
 - Engage with tactile materials to better understand how Braille provides access to individuals who are blind or have low vision
- The Digital Accessibility Awareness Lab also provided colleagues the opportunity to hear first-hand accounts from colleagues and customers and learn more about accessibility initiatives and resources at American Express.

AMERICAN EXPRESS

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 of 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?

COLLEAGUE CONSULTATIONS

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 any 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, a virtual session with the Disability Awareness Network along with members of the Colleague Experience Group, and the option to have a private phone session with a member of the Colleague & Labour Relations team. In total Amex reached out to 1,683 colleagues and received 50 responses via the survey and through virtual sessions.

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

CUSTOMER CONSULTATIONS

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 3,700 responses were received. Of those who completed the survey, 19% self-identified as having a disability. Of those customers, 94% shared they had not experienced accessibility barriers when conducting day-to-day business with Amex.

Each barrier identified was linked to one of the priority areas outlined in the 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.



AMERICAN OVERSEAS PRESS

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:**

AccessibilityCanada@aexp.com

**Anonymous Feedback Channel:**

[Accessibility Hub](#)

In addition to these channels, Amex colleagues may also share feedback with their leaders, the Colleague & Labour 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.

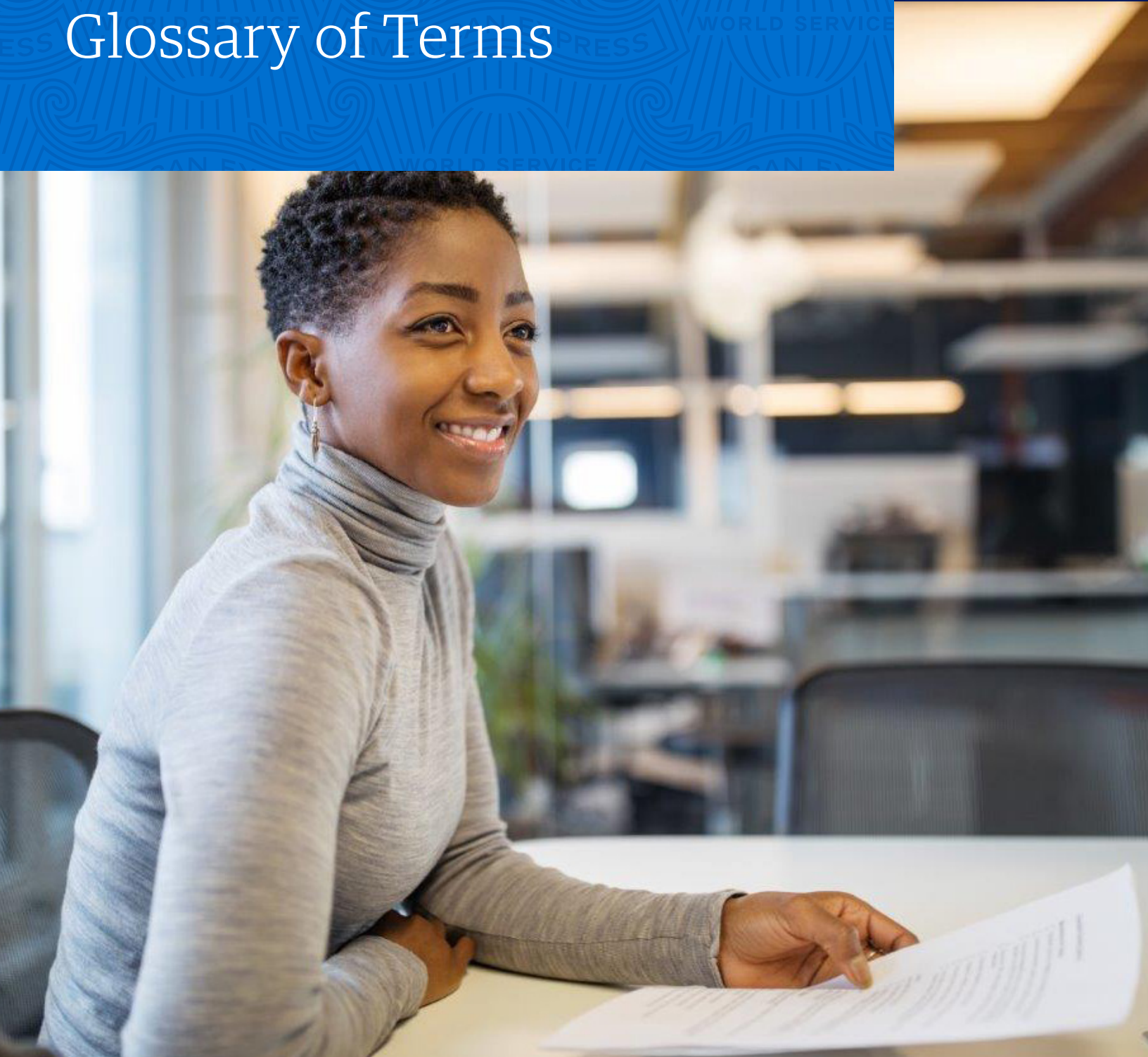
If the feedback received is related to colleague accessibility, the Accessibility Officer will share with the Colleague and Labour Relations (CLR) team. Similarly, if the CLR team receives feedback, it will be shared with the Accessibility Officer.

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 based on information or communications (including anything physical, architectural, technological or attitudinal) or anything resulting from 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, 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, sensory or other. In its 2017 Canadian Survey on Disability (Source: [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, 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:

- Vision (or seeing)
- Hearing
- Mobility
- Flexibility
- Dexterity
- Pain-related
- Learning
- Developmental
- Mental health-related
- Memory

(Source: [Government of Canada](#))

Cautionary Note Regarding Forward Looking Statements

This Accessibility Progress Report includes forward-looking statements, which are subject to risks and uncertainties and speak only as of the date on which they are made. The forward-looking statements, including American Express' and Amex's aspirational accessibility or sustainability objectives and goals, contain words such as "expect", "plan", "aim", "will", "may", "could", "potential", "commit", "continue", "opportunities" or other similar expressions. Actual results may differ from those set forth in the forward-looking statements due to a variety of factors, including those set forth in American Express' 2023-2024 Environmental, Social and Governance Report, American Express' Annual Report on Form 10-K for the year ended December 31, 2024, and other filings with the U.S. Securities and Exchange Commission available at ir.americanexpress.com.

