



Amex Canada Accessibility Plan

2026–2028

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About American Express

American Express is a global payments and premium lifestyle brand powered by technology. Our colleagues back our customers with differentiated products, services and experiences that enrich lives and build business success.

In Canada, American Express operates as Amex Bank of Canada and Amex Canada Inc. (“Amex”). We seek to provide the world’s best customer experience every day to a broad range of consumers, small and medium-sized businesses and large corporations, and we build and manage relationships with merchants across our network.

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 within this Accessibility Plan, this does not include activities conducted by American Express, unless otherwise noted.

Contact Information

An assigned Accessibility Officer oversees the development of Amex’s accessibility plans, its accessibility feedback process and the intake of feedback on behalf of the company.

To request a copy of Amex’s Accessibility Plan, Feedback Process or Progress Reports in an alternate format, or to provide feedback on accessibility, please contact us.

**Mailing Address:**

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Accessibility Team
P.O. Box 3204, STN. F
Toronto, Ontario M1W 3W7

**Toll Free Phone:**

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**Email:**

AccessibilityCanada@aexp.com

**Anonymous Feedback Forms:**

Form for Customers & Colleagues:
[Anonymous Feedback Form](#)
Form for Colleagues only:
[Amex Ethics Hotline](#)

More information on Amex’s [Accessibility Feedback Process](#) can be found on [our website](#) or on page 26 of this report.

Executive Summary

The Accessible Canada Act (“ACA”) aims to achieve a barrier-free Canada by 2040 by identifying, removing and preventing accessibility barriers in areas under federal jurisdiction. In support of this goal, Amex is working to improve accessibility for customers and colleagues.

On June 1, 2023, Amex published [its first Accessibility Plan](#) and [Feedback Process](#), as required by the ACA. Since then, Amex has published two annual Progress Reports outlining actions taken to identify, remove and prevent accessibility barriers.

Amex has developed a new Accessibility Plan covering 2026–2028, replacing the previous plan and building on prior progress. It outlines progress to date, actions taken to remove barriers and priorities for continued improvement.

In accordance with the ACA, Amex has conducted consultations with colleagues and customers, including persons with disabilities, in the development of this plan, the previous Accessibility Plan and annual Progress Reports. These consultations, which are conducted through accessible surveys, feedback mechanisms and virtual sessions, help to identify barriers and inform priorities.

Amex will review this 2026–2028 Accessibility Plan annually, publish annual Progress Reports and update the plan every three years as prescribed by the requirements of the ACA.

Accessibility Plan Scope

This plan outlines Amex’s actions and priorities to identify, remove and prevent barriers to accessibility across the ACA’s seven priority areas. It also summarizes the consultation process undertaken with colleagues and customers, and outlines Amex’s accessibility feedback process.

Priority Areas Under the ACA:

- 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*

**Amex does not provide transportation services to the public or employees as part of its Canadian operations; however, it is included here for completeness in accordance with the ACA.*

Amex Accessibility Statement

Amex is committed to providing excellent service to all customers and working to meet the needs of persons 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 the heart of our workplace culture are our Blue Box Values, which are a set of guiding principles for how we operate as a company and lead. We believe in maintaining our strong culture, and ensuring that our people feel respected, valued, recognized and supported. Amex offers programs and guidance that aim to support workplace accessibility and invests in benefits and resources to ensure all colleagues have the backing they need to be and deliver their best.

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



Amex Accessibility Policy

Amex's Accessibility Policy sets out a framework for how the company will work towards achieving the goals of the ACA and how it plans to identify, remove and prevent barriers in its policies, programs, practices and services. The policy provides guidance on:

1. Articulating the objectives and principles Amex will follow
2. Establishing accountabilities and authorities
3. Outlining the processes, monitoring, reporting and controls
4. Defining roles and responsibilities within Amex

Consultations

Following the ACA principle of 'Nothing Without Us,' Amex conducts annual consultations of colleagues and customers, including persons with disabilities, to identify accessibility barriers and inform the development of its Accessibility Plans and Progress Reports.

The goal of customer and colleague consultations is to identify:

- Current accessibility barriers
- Awareness and use of existing accessibility resources
- Opportunities to improve accessibility

Consultations with Colleagues

Amex consulted with colleagues across the priority areas identified under the ACA to better understand existing accessibility practices and identify potential barriers. Where appropriate, provincial accessibility legislation was also considered to help inform this plan.

In 2026, all Canadian colleagues were invited to provide annual feedback on accessibility. Multiple channels were offered to support participation, including:

- An anonymous online survey
- Virtual feedback sessions hosted by the Colleague Experience Group, with support from the Disability Awareness Network (DAN) Canada

Consultations

- Ongoing feedback opportunities, including one-on-one meetings with Colleague and Labour Relations, as well as other feedback channels such as the Accessibility at Amex Canada Hub, and the Amex Ethics Hotline

Approximately 1,600 colleagues were invited to participate, where 112 responses were received through an anonymous survey and virtual feedback sessions.

Amex also consulted with internal teams with accessibility-related expertise, including the Disability Awareness Network (DAN) Canada, Colleague and Labour Relations, the Amex Medical team and the Colleague Networks Consulting & Governance team. Insights from these groups helped inform the development of this 2026–2028 Accessibility Plan.

Consultations with Customers

In 2026, Amex completed its annual consultation with customers by partnering with a third-party provider to deliver an accessible survey to a broad customer audience. The survey was designed to be accessible to persons with disabilities, including compatibility with screen readers, and used clear and concise language to support understanding.

The survey consisted of 25 questions and took approximately 10 minutes to complete. It was open to customers with disabilities, caregivers and customers without disabilities who wished to provide feedback on accessibility. The survey was distributed to approximately 200,000 customers, and approximately 5,000 responses were received. The survey indicated that 13% self-identified as having a disability. Of those respondents, 92% indicated they had not experienced accessibility barriers when conducting day-to-day business with Amex.

In 2026, Amex expanded its Accessibility Plan consultation process to include merchant customers. Results of the merchant consultation, and any unique barriers identified by this customer segment, will be considered under the Accessibility Plan and will be included in Amex's 2027 Progress Report.

Each barrier identified through consultation was aligned with one of the ACA priority areas and assigned to a designated team for assessment. Barriers were evaluated and categorized as short-term or long-term based on complexity and implementation considerations that formed the actions and priorities outlined in this plan.

Employment

At the core of our culture are our Blue Box values, which help ensure every colleague feels respected, valued, recognized and supported.

Amex offers programs and guidance that support workplace accessibility, ergonomics and colleague health, and we invest in benefits and resources to ensure all colleagues have the backing they need to be and deliver their best.

American Express is committed to providing an inclusive and accessible work environment in which all people who apply for positions or who work for, or on behalf of, Amex are treated with dignity and respect and are provided with equal treatment with respect to employment.

Policies, Programs and Practices

Accommodation Support

- We maintain an Accommodation Policy that outlines processes for workplace adjustments in line with Canadian human rights legislation and make it available on the intranet with integrated “text-to-speech” functionality.
- We provide all necessary reasonable accommodation, including modified work, flexible hours, additional breaks and assistive devices or equipment, to support colleagues in performing their roles in accordance with applicable accessibility and human rights legislation.
- We develop individualized workplace emergency response plans for colleagues who may require support during emergencies.
- We provide return-to-work plans for colleagues transitioning back from extended absences.

Accessibility Training and Programs

- We provide training to colleagues on accessibility requirements under the ACA, provincial legislation and practices to support accessibility for colleagues and customers with disabilities.
- We offer the Healthy Living program, which provides practical and accessible resources, including access to on-site wellness centres and virtual health services staffed by physicians, nurses, nutritionists, physical therapists, behavioural health specialists and wellness coaches.
- We offer the Healthy Minds program, which provides colleagues and their household members with access to free, high-quality counselling, a personalized health concierge service and resources to support mental health awareness.

Employment

Recruitment And Career Development

- Our recruitment practices include accommodation disclosures and accessible communication options to support equitable participation. Our recruitment processes also support accessible interviews and assessments, with accommodations available upon request.

Feedback And Oversight

- We conduct annual consultations with colleagues to identify accessibility barriers and inform actions to address them.
- We provide multiple channels for colleagues to share accessibility feedback at any time, including the Accessibility Hub, the Amex Ethics Hotline and the Colleague Experience Group with the option to do so anonymously.
- We regularly review accessibility policies, programs and processes with input from groups including the Disability Awareness Network (DAN) Canada and the Colleague Experience Group.

Actions and Progress

Over the past three years, we have made progress to remove barriers in the workplace and improve accessibility resources.

- Introduced the Canada chapter of the Disability Awareness Network (DAN), which is focused on creating awareness and helping to improve the work environment for those with disabilities, both apparent/visible and non-apparent/non-visible.
- Developed an internal Accessibility page on the intranet to provide colleagues with centralized resources and important company accessibility information. Used colleague feedback in 2025 to further enhance accessibility of this page, improving usability, clarity and access to relevant resources.
- Implemented ongoing improvements to enhance accessibility across internal systems, digital tools and workplace technologies.
- Made targeted enhancements to improve navigation and clarity of key accessibility resources, including FAQs and guides related to Medical Workplace Accommodations and enhancements to the Leave and Paid Time Off internal webpage.

Employment

- As part of Amex's commitment to supporting colleagues through the moments that matter, Acclaim was launched in 2026 as the new leave of absence service provider, allowing colleagues streamlined leave initiation, updates through automation, and enhanced support.

Barriers Identified in 2026 Consultations

Consultation and colleague feedback helped identify opportunities for continued improvement.

- Internal accessibility content and forms are not always intuitive or easy to navigate.
- Colleagues have requested clearer, step-by-step guidance for both medical and non-medical accommodation processes.
- Friction points existed with vendor transitions.

Ongoing Priorities

Over the next three years, we plan to focus on continuing to improve the accessibility, clarity and consistency of colleague and workplace-related processes.

- Drive awareness of the resources, tools and support available for disability accommodations, including learning on accommodation processes and accessibility responsibilities.
- Continue to simplify and enhance internal accessibility content so materials and resources are easier to find, navigate and understand.
- Continue improving how colleagues understand and navigate accommodation processes by providing clearer, more structured guidance.
- Where we rely on external vendors, continue to make transitions smoother for colleagues by reducing friction and ensuring clear processes and easy access to accessibility documents and systems.
- Monitor progress through internal reviews and feedback mechanisms to help ensure barriers are addressed and accessibility improvements continue over time.
- Continue promoting equitable access to recruitment, performance management and career development opportunities to ensure accessibility considerations are embedded consistently.

The Built Environment

Amex aims to ensure its physical spaces are accessible to colleagues, contractors, customers and stakeholders. We aim to continuously improve the accessibility of the work environment, promote a healthy and safe workplace and meet all applicable accessibility standards.

Policies, Programs and Practices

We have policies, processes and support in place to promote accessibility across our physical work environments.

Accommodation and Workplace Support

- We maintain an Accommodation Policy that outlines our commitment to providing reasonable workplace accommodations in line with accessibility and human rights legislation.
- We provide processes and resources to guide colleagues and leaders in requesting workplace adjustments, including ergonomic equipment and other support.
- We develop individualized workplace emergency response plans and provide individualized workplace emergency response information for colleagues who self-identify as requiring assistance during emergencies (having disability, anxiety, temporary injury or other health conditions), which may be shared with managers and designated personnel, with consent.
- We provide accessible work environments and collaboration spaces that support mobility for colleagues and visitors with disabilities, and offer accommodations in public areas and events, including for individuals using guide dogs or other service animals and those accompanied by support persons.

Workplace Safety and Accessibility Resources

- We maintain an internal Workplace Safety site that provides access to safety policies, ergonomic guidance, incident reporting tools and key contacts.
- We provide a dedicated Ergonomic Workplace Accommodations Guide on the intranet, offering step-by-step instructions on workstation setup, accessing equipment, and navigating accommodation processes.
- We strive to integrate accessibility considerations into workplace facilities and event spaces, with accommodations available across locations.

The Built Environment

Actions and Progress

Over the past three years, we have taken steps to improve workplace accessibility and increase awareness of available support and resources.

- Expanded ergonomic workstation options, with equipment and adjustments made available through established accommodation processes.
- Introduced additional resources and guidance materials, including FAQs for colleagues and leaders, to clarify how to request accommodations and better understand the process.
- Delivered training programs, such as Workplace Safety and Ergonomic Healthy Working, in accessible formats, including audio and video.
- Monitored workplace accessibility and gathered colleague feedback to identify improvements and address potential barriers.

Barriers Identified in 2026 Consultations

Consultation and colleague feedback helped identify opportunities for continued improvement.

- There is an opportunity to provide more flexible workspace environments and expand ergonomic workstation options to support a range of working styles and individual needs.
- Some workspaces could be improved to better support visibility, usability and overall colleague experience.
- Opportunities exist to further optimize workplace design and features to improve comfort, privacy and accessibility.

Ongoing Priorities

Over the next three years, we plan to focus on strengthening awareness, proactively identifying barriers and enhancing workplace accessibility.

- Increase awareness of ergonomic resources, accommodation processes and accessibility support among colleagues and leaders.
- Continue to promote best practices for workstation setup and meetings.

The Built Environment

- Continue reviewing workplace environments, including meeting spaces, common areas and amenities, to identify and address accessibility considerations.
- Continue collaboration between Facilities and Workplace Safety teams to proactively assess and improve accessibility.
- Increase visibility of accessibility considerations, such as lighting, noise and ergonomic needs, to help prevent barriers.
- Monitor progress through ongoing review and colleague feedback to support continuous improvement.



The Design And Delivery Of Programs And Services

Amex aims to design and deliver products and services that are accessible to all customers. We strive to ensure that customers can access our products and services in the same or similar manner, in a way that respects the dignity and independence of persons with disabilities. Accessibility is considered across customer journeys, processes and servicing interactions, and we continue to use feedback and insights to enhance the customer experience.

Policies, Programs and Practices

We maintain programs and initiatives that promote accessible customer experiences.

Customer Resources and Support

- We provide customer-facing resources, including the Accessibility Hub, which offers information on accessibility services, feedback channels, available support and provincial and federal accessibility information.
- We maintain the Accessibility Hub in alignment with Web Content Accessibility Guidelines (WCAG) 2.1 Level AA, with documents available in alternative formats to support accessibility.
- We offer accessible or alternate format documents for customers to remove barriers to accessing and understanding account information.
- We provide accessibility reports in alternative formats, including large print, Braille and audio.

Accessible Servicing Options

- We provide accessible servicing channels, including TTY, Relay Services, phone, chat and written communication options.
- We offer accommodations, such as signature Cards, for customers who are unable to use standard point-of-sale methods.

The Design And Delivery Of Programs And Services

Training and Service Delivery

- We provide accessibility training to Customer Care Professionals to support interactions with persons with disabilities, including awareness of disability types outlined in the ACA and guidance on supporting customers using assistive devices.

Service Continuity and Feedback

- We have processes in place to provide notice of service disruptions and their impact on accessibility.
- We have feedback channels to help consider improvements to customer experiences.

Alternate Formats Available for Accessibility Documents

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

Alternate Formats Available for Marketing Collateral






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 with 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

Accessible Document	Definition	Large Print	Braille
<p>Merchant Card Acceptance Agreement (CAA)</p>	<p>Document that outlines the Terms and Conditions for American Express Card Acceptance.</p>	<p>Available for download on Amex Canada website, with option to call or write for additional support</p>	
<p>Merchant Operating Manual (MOM)</p>	<p>Document that outlines policies, procedures and requirements merchants must follow when accepting Amex payments.</p>	<p>Online version Available for current accepting Merchants. Offline version available for any merchant that has verbally agreed to accept</p>	

The Design And Delivery Of Programs And Services

Accessible Servicing Options

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, please 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
 <p>Relay Services</p>	<ul style="list-style-type: none"> Connect through a relay operator to our servicing centres 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 Cardmember 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 Cardmembers have to log in to Card account to see Chat option available Online Merchant web Chat is available on the online merchant account using your User ID and Password to log in Live Chat is available from Mon – Fri, 8:00 a.m. – 6:30 p.m. ET
 <p>Signature Cards</p>	<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 your transactions Please call our Customer Service number on the back of your Card or 1-800-869-3016
 <p>By Mail</p>	<ul style="list-style-type: none"> Merchants can write to Amex Bank of Canada, PO Box 3204 STN F, Toronto, ON, M1W 3W7, Attn: Global Merchant Services Canada

The Design And Delivery Of Programs And Services

Actions and Progress

Over the past three years, we have taken steps to improve accessibility across customer journeys and servicing experiences.

- Enhanced the Accessibility Hub annually to improve visibility and access to accessibility tools and resources.
- Expanded servicing options, including chat and self-service features, to support customer communication preferences.
- Improved digital platforms to enhance navigation and access to benefits, rewards and account information.
- Introduced a mobile search feature to support self-service access to information.
- Enabled customer enrolment in benefits through self-service channels designed to maintain accessibility requirements.
- Conducted ongoing reviews of servicing channels to identify opportunities to improve accessibility.

Barriers Identified in 2026 Consultations

Consultation and customer feedback helped identify opportunities to continue to enhance accessibility across customer experiences.

- Some digital servicing options, such as online chat, do not support all account management needs.
- Opportunities exist to simplify benefits and rewards language and redemption processes.
- Some customers experience challenges understanding servicing representatives during phone interactions.

Ongoing Priorities

Over the next three years, we will focus on enhancing accessibility across customer journeys and servicing experiences.

The Design And Delivery Of Programs And Services

- Develop a workplan to review and address, where feasible, the specific barriers identified through customer feedback.
- Continue improving customer touchpoints to support accessibility across channels.
- Enhance servicing experiences to better support a range of customer needs.
- Monitor customer interactions to identify and address accessibility considerations.

Information And Communication Technologies

Amex is focused on improving the accessibility of the digital technologies used by customers and colleagues. We aim to provide accessible, easy-to-use digital experiences across websites, mobile applications and internal systems, while supporting compatibility with assistive technologies.

Policies, Programs and Practices

We maintain standards, tools and processes to support accessible digital experiences.

Standards and Guidelines

- Apply Web Content Accessibility Guidelines (WCAG), as recommended by the World Wide Web Consortium (W3C), to support accessible digital experiences across websites and mobile applications.
- Maintain a Digital Accessibility Standard that outlines requirements for accessible digital design and development.
- Design digital platforms to be compatible with assistive technologies.

Information And Communication Technologies

Technology and Tools

- Provide compatibility with assistive software to support colleagues using workplace technologies, including those with locomotor, vision and learning disabilities.
- Use third-party tools and operating systems that include built-in accessibility features.
- Maintain an Accessibility at American Express team that supports colleagues in addressing accessibility barriers in workplace technologies.

Actions And Progress

Over the past three years, we have strengthened accessibility across digital platforms and technologies.

- Delivered a Digital Accessibility Awareness Lab to build colleague awareness of accessible design principles and how individuals with disabilities interact with digital products and experiences.
- Enhanced accessibility testing through a combination of automated tools, manual reviews and assistive technologies.
- Redesigned customer surveys to improve accessibility and align with WCAG requirements.
- Provided accessible technology and tools to support colleagues with disabilities.
- Developed accessible templates for servicing and marketing communications and delivered training to marketing teams on creating accessible email content.
- Enabled contactless payment functionality to support accessible transactions at point of sale.

Barriers Identified in 2026 Consultations

Consultation and feedback helped identify opportunities to improve accessibility across digital platforms.

- Some users experience challenges navigating websites and completing tasks such as accessing accounts or making payments.
- Password entry and visibility can present challenges for users with vision or dexterity limitations.

Information And Communication Technologies

- Opportunities exist to improve text contrast, font readability and formatting across devices.
- Session time limits may not provide sufficient time for some users to complete tasks.
- Some interface controls may be difficult to use for individuals with fine motor limitations.

Ongoing Priorities

Over the next three years, we will focus on improving usability and accessibility across digital technologies for customers and colleagues.

- Continue conducting Digital Accessibility Assessments for all new and updated digital experiences in alignment with internal standards.
- Use a combination of automated tools, manual reviews and assistive technologies to identify and address accessibility gaps.
- Use feedback from customer and colleague consultations to inform improvements to digital experiences, including navigation, session timing and interface design.
- Enhance website and mobile application navigation to support task completion, including improving how customers complete key actions more easily.
- Continue to improve visual design elements, including contrast, readability and formatting.
- Reduce interaction barriers by improving interface controls and overall usability.
- Assess the full digital ecosystem to maintain compliance with Canada's Accessibility Standards, including adoption of CAN/ASC-EN 301 549 national ICT standard.

Communication

Amex recognizes that clear and accessible communication is essential to ensuring colleagues, customers and stakeholders can understand and engage with information. We are focused on providing communications that are easy to understand and available in accessible formats.

Policies, Programs and Practices

We maintain standards, resources and support to promote accessible communication.

Policies and Standards

- Maintain policies and guidelines that support accessible communication practices in line with accessibility and human rights legislation.
- Provide internal standards that guide the use of plain language and accessible formatting across communications.

Customer Tools and Resources

- Provide accessibility documents in alternative formats, including large print, Braille and audio.
- Offer multiple communication channels for customers, including TTY, Relay Services, phone, chat and written communication (email and mail), and continue to explore opportunities to enhance accessibility across channels.

Colleague Tools and Training

- Provide internal communication tools, such as Slack and Webex, that can be configured with accessibility features to support collaboration and communication.
- Enable accessibility features for virtual meetings and events, including closed captioning, screen reader notifications and adjustable chat settings.
- Provide accessibility training to colleagues, including those who communicate with customers, to support the identification of barriers and effective communication with persons with disabilities.

Actions And Progress Achieved

Over the past three years, we have strengthened accessible communication practices for colleagues and customers.

Communication

- Expanded accessibility training to include guidance on accessible formats and resources to improve customer communications.
- Introduced resources and tools to support accessible communication practices.
- Enhanced communication platforms and tools to improve usability and accessibility.
- Used feedback channels to inform improvements to communication practices.

Barriers Identified in 2026 Consultations

Consultation and feedback helped identify opportunities to improve communication practices.

- Internal communications are not always easy to find, navigate or understand.
- Opportunities exist to improve consistency across communication channels.
- Awareness and use of accessible communication practices can be further strengthened.
- Opportunities exist to expand accessible communication channels, including email and SMS for customer servicing.

Ongoing Priorities

Over the next three years, we will focus on improving the clarity, accessibility and consistency of communications.

- Enhance communication standards, tools and guidance to support accessible content creation.
- Expand training and awareness on accessible communication practices.
- Increase visibility of accessibility resources and supports.
- Promote consistent use of accessible communication practices across teams.
- Continue to assess and improve communication channels based on feedback and usage.

The Procurement Of Goods, Services And Facilities

Amex incorporates accessibility considerations into the procurement of goods, services and facilities. We aim to promote accessible practices when engaging vendors and suppliers, where practicable, and to support the identification and prevention of accessibility barriers through our procurement processes.

Current Policies, Programs and Practices

We maintain policies, processes and training to support accessibility in procurement activities.

Procurement Policies and Processes

- Accessibility criteria are incorporated into contract templates used in the acquisition of goods, services and facilities.
- Procurement processes consider accessibility requirements, where practicable, when selecting vendors and suppliers.

Training and Awareness

- Procurement colleagues complete annual accessibility training to support consideration of accessibility in procurement decisions.

Actions and Progress

- Ongoing internal assessments and consultations are conducted to review procurement practices and identify potential accessibility considerations, or opportunities to improve accessibility.

Barriers Identified in 2026 Consultations

- Consultation and internal assessment performed in 2026 did not identify any specific accessibility barriers related to the procurement of goods, services and facilities.

Ongoing Priorities

- Over the next three years, we will continue assessing the accessibility of procurement processes through colleague and customer feedback to identify and implement improvements.

Accessibility Feedback Process

Amex is working to improve accessibility and welcomes feedback from colleagues and customers on this Accessibility Plan or any other accessibility matters they encounter in their interactions with Amex. Feedback may be submitted through the methods outlined 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 methods, 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 welcomes feedback from colleagues and customers and uses it to inform ongoing accessibility improvements, including Accessibility Plans and annual Progress Reports.

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 help to improve awareness related to accessibility, influence how day-to-day business is conducted and assist in making effective decisions.

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

Accessibility Feedback Process

by the Accessibility Team and the 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 it with the Colleague and Labour Relations (CLR) team. Similarly, if the CLR team receives feedback, it will be shared with the Accessibility Officer.

All 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.

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

Glossary Of Terms

Persons with Disabilities: In Canada, a disability means 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. (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’ 2024-2025 Sustainability Disclosure, American Express’ Annual Report on Form 10-K for the year ended December 31, 2025 and other filings with the U.S. Securities and Exchange Commission available at ir.americanexpress.com.

