



CUSTOMER ACCESSIBILITY POLICY

TABLE OF CONTENT

1. OBJECTIVE..... 4

2. SCOPE 4

3. DOCUMENTS, COMMUNICATION AND INFORMATION ACCESSIBILITY..... 4

4. WEBSITES, MOBILE APPLICATIONS AND TECHNOLOGY ACCESSIBILITY 5

5. INFRASTRUCTURE ACCESSIBILITY 5

6. SPECIAL ATTENTION AND DUE CARE 6

7. REVIEW OF THE POLICY 6

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Short Info:

This document details the company's dedication to making its digital and physical services inclusive and accessible to all customers, regardless of their social status, physical ability, marital status, race, caste, gender, age, religion, or financial literacy.

1. OBJECTIVE

The primary objective of this policy is to outline the company's efforts to ensure fair and equal access to our products and services for all customers, regardless of their social status, physical ability, marital status, race, caste, gender, age, religion, financial literacy, and more.

The company also acknowledges the importance of enhancing accessibility for customers with special needs to create a universally inclusive experience, promoting their independence and financial well-being. Therefore, special attention is given to customers such as the elderly, physically disabled, low-income individuals, and those with low financial literacy to ensure they have fair access to all financial products and services.

Additionally, this policy complies with the regulatory requirements specified in the Financial Consumer Protection Regulations, No. 1 of 2023, issued by the Monetary Board of the Central Bank of Sri Lanka.

The policy highlights the company's commitment to improving accessibility and inclusivity for all customers in the following areas:

- Documents, communication, and information accessibility
- Websites, mobile applications, and technology accessibility
- Infrastructure accessibility

2. SCOPE

This policy is applicable to all existing and potential customers of Singer Finance.

3. DOCUMENTS, COMMUNICATION AND INFORMATION ACCESSIBILITY

The company will ensure that all communication and documentation are accessible to every customer. This includes several key aspects:

- Providing all necessary documents (Terms and Conditions, Key Fact Documents, Product promotions, Applications, KYC, Agreements, Offer Letters) in accessible formats (printed or soft versions in Sinhala, English, Tamil) upon request.
- Publishing most of the information which requires for informed decision-making on our products and services are available on our website in all three languages, and accommodating requests for additional documents or information, subject to relevance and availability.
- Ensuring staff are available to explain or provide further clarification regarding products and services as needed.
- Allowing customers to have assistance from a person of their choice, authorized by a letter of authority, power of attorney, or board resolution.
- Implementing and maintaining multiple communication channels for information and complaint handling.

4. WEBSITES, MOBILE APPLICATIONS AND TECHNOLOGY ACCESSIBILITY

The following digital platforms of the company will be accessible in all three languages.

- The company website – www.singerfinance.com
- Mobile App

The company will ensure that its digital platforms are designed and developed to be accessible to all customers, including those with disabilities and varying levels of financial literacy. The website and mobile application content will be made perceivable, operable, understandable, and robust. Key aspects include:

- Adjustable font size, colour and colour contrast on websites and mobile applications, with background colour adjustability in mobile apps.
- Full navigability and functionality with keyboard and mobile applications.
- Full readability with screen readers.
- Proper labeling of all web and mobile application elements, or the use of alternative text.
- Provision of all security, protection, or safety features in both text and audio formats.
- Sufficient time provided to perform all functions.

Inquiries about products or services will be able to be submitted via the 'Contact Us' tab on our website and Mobile App. The company's branch network and contact details for each branch will also be available on our official website.

5. INFRASTRUCTURE ACCESSIBILITY

Wherever possible, the company will make every effort to ensure that its physical locations are accessible to everyone, including individuals with disabilities and elderly customers, by complying with general accessibility laws and making necessary accommodations when renovating rented spaces for branches. This includes several key aspects:

- Name Board is available in each branch for easy locating branch by placing it at appropriate heights for visibility by all users in clear, easy to read fonts.
- Entrances to buildings have an adequate accessible pathways, stairs and ramps/slopes to accommodate individuals with different needs in every possible way. Except in older buildings and where there is no capacity for such accessibility to be made available.
- Ensure that pathways leading to branch entrances are free of obstacles, ensuring a clear and safe route for everyone.
- Adequate lighting is essential for safety and navigation.
- Facilitate the adequate seating areas for the customers. If there are waiting or seating areas near entrances, ensure that they are accessible and accommodate individuals with varying abilities.

If the company's efforts to ensure infrastructure accessibility do not meet consumers' needs for any reason, the following alternative options are available: the Company's 24x7 hotline

- (i) Inquiries via Social Media Platforms or the website chat bot
- (ii) Contacting the branch for information or arranging for an authorized officer to visit the customer to conduct secured transactions

- (iii) Online Banking & e-wallet service

6. SPECIAL ATTENTION AND DUE CARE

The company will promote a diverse and inclusive culture, creating a welcoming environment for individuals with special needs. It will implement procedures to identify such customers, ensuring they receive special attention and care. The company will respect these customers' right to privacy regarding disability-related information and will commit to using this information solely to provide services.

Additionally, the company will assign staff to ensure that customers with special needs receive detailed information about our products and services, offering special assistance if required during transactions or onboarding. The company will raise awareness among customer service staff to deliver courteous and effective service to customers with special needs.

Furthermore, the company will maintain a customer care hotline and digital channels to assist all customers, including those with special needs, in resolving complaints and issues.

Additionally, the company will ensure that customer signatures, including electronic signatures, are clear and acceptable for verification purposes. Thumbprints will be considered equivalent to traditional signatures.

7. REVIEW OF THE POLICY

This policy will be reviewed at least once in every two years, with any changes requiring Board approval. However, if any significant changes occur, the policy will be reviewed immediately.