



ACCESSIBILTY POLICY

Fintrex Finance PLC

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FINTREX FINANCE PLC
ACCESSIBILITY POLICY
DOCUMENT CONTROL

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1. INTRODUCTION

Measures to improve the accessibility and inclusion in the Financial Sector include equitable access, usability, and inclusivity for financial consumers (FCs) with disabilities and their care givers to financial services. Such measures will ensure that the digital and physical facilities offered by the Financial Service Providers are designed to accommodate customers with disabilities.

In this backdrop, the Central Bank of Sri Lanka (CBSL) too has also taken steps to issue Extraordinary Gazette No. 2344/17- Financial Consumer Protection Regulations as a part of such initiatives. These Directions/Regulations emphasize the requirement of providing accessibility to Financial Services for FCs, despite their diversity, including consumers with special needs, to enhance fair and equal access to financial products and services.

The Directions and Regulations also stipulate that the Financial Service Provider should provide special attention to FCs such as the elderly, those with physical disabilities, low- income and low financial literacy to ensure fair access to financial products and services it offers.

The Fintrex Finance PLC a Licensed Finance Company and a Financial Service Provider also recognizes the necessity of improving accessibility to financial services for FCs with special needs. This involves broader measures aiming to create a universally inclusive finance experience, promoting independence and financial well-being for them.

2. NON-DISCRIMINATION

The Fintrex Finance PLC places the utmost importance in providing fair and equal access to the Financial Products and Services it offers to existing and/or prospective customers and shall not differentiate or discriminate based on any grounds which are not relevant to providing financial services such as Social Status, Physical Ability, Marital Status, Race, Caste, Gender, Age, Religion and Financial Literacy.

The Fintrex Finance PLC will make every effort to provide special attention to FCs such as elderly people with physical disability and low financial literacy to ensure they receive assistance to obtain financial services and thereby ensuring fair access to products and services offered by Fintrex Finance PLC . Such as facilitating differently abled and elderly financial consumers, when constructing new buildings and physical infrastructure.

3. FAIR TREATMENT AND RESPONSIBLE BUSINESS CONDUCT

3.1 Zero-tolerance on Discrimination

The Fintrex Finance PLC shall ensure equitable treatment for all FCs, including those with special needs, while exercising a zero-tolerance policy for discrimination on any grounds, promoting an atmosphere of acceptance and inclusivity.

4. ACCESSIBILITY

In the Fintrex Finance PLC 's point of view, accessibility is a prerequisite for fostering financial inclusion. Without access, participation and full inclusion cannot be ensured and people with disabilities will remain unable to benefit from the products and services offered by Fintrex Finance PLC.

In this context the Fintrex Finance PLC shall initiate the following measures, as appropriate, to enhance fair and equal access to Financial Products and Services.

4.1 Documents, Communication and Information

The Fintrex Finance PLC shall ensure that FC is provided with necessary documents, Terms and Conditions, adequate information for them to make informed decisions on the products and services offered. The information provided by the Fintrex Finance PLC shall be in plain and comprehensible language in Sinhala, Tamil or English, as preferred by the FC.

If required, Fintrex Finance PLC will permit the FC to appoint an authorized person of his/her choosing to obtain assistance. Such authority could be given by way of a Letter of Authority, a Power of Attorney, Board Resolution acceptable to the Fintrex Finance PLC.

Fintrex Finance PLC ensures implementation/maintenance of multiple channels for communication for information and complaint handling.

The Compliant Handling process is available on the website.

4.2 Web and Mobile Application Accessibility

In the post-pandemic world, digital accessibility has emerged as a critical factor for all customers, with most choosing online channels to perform their financial services. Therefore, it is imperative that the Financial Service Providers introduce new technologies, in compliance with the regulatory requirements, enabling its FCs to have improved access.

That respect Fintrex Finance PLC shall;

Take extensive steps strategically to transform the features in Corporate Website and Digital Finance Platform of Fintrex Finance PLC (Will be released soon) to ensure that it provides enhanced and improved access for FCs with special needs, by embracing technology.

Providing necessary documents in accessible formats, upon the request of the FC. Fintrex Finance PLC should establish a quality control/assurance arrangement to ensure that their finance products and services are accessible and user-friendly for customers with special needs.

5. SPECIAL ATTENTION AND DUE CARE

The Fintrex Finance PLC shall foster a diverse and inclusive culture, creating a welcoming environment for individuals with special needs and shall implement procedures to identify such FCs, facilitating recognition by Fintrex Finance and ensuring such FCs receive special attention and due care.

Fintrex Finance PLC respects the Financial Consumer's right to keep disability-related information private and commits to use such information solely for the purpose of providing the financial services.

Additionally, Fintrex Finance PLC may assign staff to ensure that FCs with special needs receive detailed information about financial institutions' products/services and to offer assistance if required to obtain financial services, both during boarding and afterwards.

Fintrex Finance PLC shall raise awareness among customer service staff, enabling them to deliver courteous and effective service to FCs with special needs.

Also, Fintrex Finance PLC shall maintain a customer care hotline (0117 200 100) / digital channels to assist FCs, including FCs with special needs, to resolve complaints/issues.

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