

Accessible Customer Service Policy

Intent

LendDirect is committed to fostering an accessible and inclusive environment for all customers, employees, job applicants, suppliers, and visitors who access our premises, information, or services.

LendDirect complies with accessibility legislation across Canada, including the Integrated Accessibility Standards Regulation (IASR) under Ontario's Accessibility for Ontarians with Disabilities Act, 2005 (AODA) and the Accessible Customer Service Standard Regulation under The Accessibility for Manitobans Act.

We are dedicated to identifying, removing, and preventing barriers in our workplace to ensure that persons with disabilities are provided with equal opportunities. LendDirect is committed to meeting the needs of individuals with disabilities in a timely and integrative manner that respects their dignity and independence.

Scope

- a) This policy applies to the provision of goods and services at premises owned and operated by LendDirect.
- b) This policy applies to employees, volunteers, agents, and/or contractors who deal with the public or other third parties that act on behalf of LendDirect such as in: delivery services, call centers, vendors, drivers, catering, and third-party marketing agencies.
- c) The section of this policy that address the use of guide dogs, service animals, and service dogs, only applies to the provision of goods and services that take place at premises owned and operated by LendDirect.
- d) This policy shall also apply to all persons who participate in the development of LendDirect's policies, practices, and procedures governing the provision of goods services to members of the public or third parties.

Definitions

Guide Dog – A dog trained as a guide for a blind person that has completed a training program at a designated training facility set out in the *Guide Dogs* regulation.

Service Animal – An animal is a service animal for a person with a disability if:

- The animal can be readily identified as one that is being used by the person for reasons relating to the person's disability, as a result of visual indicators, such as the vest or harness worn by the animal; or
- The person provides documentation from a designated regulated health professional as permitted by the IASR, confirming that the person requires the animal for reasons relating to the disability.

Support Person – In relation to a person with a disability, another person who accompanies them in order to help with communication, mobility, personal care, medical needs, or access to goods, services, and facilities.

General Principles

In accordance with the with applicable accessibility legislation across Canada, including the Integrated Accessibility Standards Regulation (IASR) under Ontario's Accessibility for Ontarians with Disabilities Act, 2005 (AODA) and the Accessible Customer Service Standard Regulation under The Accessibility for Manitobans Act this policy addresses the following:

- A. The Provision of Goods and Services to Persons with Disabilities
- B. The Use of Assistive Devices
- C. The Use of Guide Dogs and Service Animals
- D. The Use of Support Persons
- E. Notice of Disruptions
- F. Customer Feedback
- G. Training
- H. Notice of Availability and Format of Required Documents

The Provision of Goods and Services to Persons with Disabilities

LendDirect will make every reasonable effort to ensure that its policies, practices and procedures are consistent with the principles of dignity, independence, integration and equal opportunity by:

- ensuring that all customers receive the same value and quality
- allowing customers with disabilities to do things in their own ways, at their own pace when accessing goods and services as long as this does not present a safety risk
- using alternative methods when possible, to ensure that customers with disabilities have access to the same services, in the same place and in a similar manner
- taking into account individual needs when providing goods and services
- communicating in a manner that takes into account the customer's disability.

Assistive Devices

Customer's Own Assistive Device(s)

Persons with disabilities may use their own assistive devices as required when accessing goods or services provided by LendDirect. In cases where the assistive device presents a safety concern or where accessibility might be an issue, other reasonable measures will be used to ensure the access of goods and services.

Assistive Devices Provided by LendDirect

The following assistive devices are available on a first come, first served basis and upon request, to assist customers in accessing our goods and services:

- Magnifying glasses
- Paper and pens

Guide Dogs and Service Animals

A customer with a disability that is accompanied by guide dog or service animal will be allowed access to premises that are open to the public unless otherwise excluded by law. "No pet" policies do not apply to guide dogs, service animals and/or service dogs.

If there is a conflict between a provision of this Act or of a regulation under this or any other Act relating to banned breeds (such as pitbulls) and a provision of a by-law passed by a municipality relating to these breeds, the provision that is more restrictive in relation to controls or bans on these breeds prevails.

Recognizing a Guide Dog and/or Service Animal

If it is not readily apparent that the animal is being used by the customer for reasons relating to his or her disability, LendDirect may request verification from the customer.

Verification may include:

- A letter from a physician or nurse confirming that the person requires the animal for reasons related to the disability
- A valid identification card signed by the Attorney General of Canada
- A certificate of training from a recognized guide dog or service animal training school

Care and Control of the Animal

The customer that is accompanied by a guide dog and/or service animal is responsible for maintaining care and control of the animal at all times.

Allergies

If a health and safety concern present itself, for example in the form of a severe allergy to the animal, LendDirect will make all reasonable efforts to meet the needs of all individuals.

Support Persons

If a customer with a disability is accompanied by a support person, LendDirect will ensure that both persons are allowed to enter the premises together and that the customer is not prevented from having access to the support person.

In situations where confidential information might be discussed, consent will be obtained from the customer, prior to any conversation where confidential information might be discussed.

Notice of Disruptions in Service

Service disruptions may occur due to reasons that may or may not be within the control or knowledge of LendDirect. In the event of any temporary disruptions to facilities or services that customers with disabilities rely on to access or use LendDirect 's goods or services, reasonable efforts will be made to provide advance notice. In some circumstances such as in the situation of unplanned temporary disruptions, advance notice may not be possible.

Please see page 10 for a copy of the Disruption in Service Notification.

Notifications Include

In the event that a notification needs to be posted, the following information will be included unless it is not readily available or known:

- Goods or services that are disrupted or unavailable
- Reason for the disruption
- Anticipated duration
- A description of alternative services or options

Notification Options

When disruptions occur, LendDirect will provide notice by:

- Posting notices in conspicuous places, including at the point of disruption, at the main entrance, and the nearest accessible entrance to the service disruption and/or on LendDirect's website
- Contacting customers with appointments
- Verbally notifying customers when they are making a reservation or appointment
- By any other method that may be reasonable under the circumstances

Feedback Options

LendDirect shall provide customers with the opportunity to provide feedback on the service provided to customers with disabilities. Information about the feedback process will be readily available to all customers and notice of the process will be made available by (insert ways in which the process will be publicized). Feedback forms along with alternate methods of providing feedback such as verbally (in person or by telephone) or written (hand written, delivered, website or email), will be available upon request.

Submitting Feedback

Customers can submit feedback to:

AODA Officer

10 Gillingham Drive

Suite #103

Brampton, ON L6X 5A5

Email: accessibility@lenddirect.ca

Website: <https://www.lenddirect.ca/>

Telephone: 1-877-293-0311

Customers who wish to provide feedback by completing an onsite customer feedback form or verbally can do so to any employee.

Customers that provide formal feedback will receive acknowledgment of their feedback, along with any resulting actions based on concerns or complaints that were submitted. Please see page 12 for a copy of the customer feedback form.

Training

Training will be provided to:

- a) All employees, volunteers, agents and/or contractors who deal with the public or other third parties that act on behalf of LendDirect; for example: salespersons, driers, vendors, event operators, call centres, and third-party marketing agents; and,
- b) Those who are involved in the development and approval of customer service policies, practices and procedures.

Training Provisions

Training will cover the following:

- A review of the purpose of the AODA and The Accessibility for Manitobans Act.
- A review of the requirements of the customer service standards
- Instructions on how to interact and communicate with people with various types of disabilities.
- Instructions on how to interact with people with disabilities who:
 - Use assistive devices.
 - Require the assistance of a guide dog, service dog or other service animal; or
 - Require the use of a support person (including the handling or admission fees).

- Instructions on how to use equipment or devices that are available at our premises or that we provide that may help people with disabilities.
- Instructions on what to do if a person with a disability is having difficulty accessing your services.
- LendDirect's policies, procedures and practices pertaining to provided accessibility customer service to customers with disabilities.

Training Schedule

LendDirect will provide training as soon as practicable. Training will be provided to new employees, volunteers, agents and/or contractor who deal with the public or act on our behalf during the orientation period. Revised training will be provided in the event of changes to legislation, procedures and/or practices.

Record of Training

LendDirect will keep a record of training that includes the dates training was provided and the number of employees who attended the training.

Notice of Availability and Format of Documents

LendDirect shall notify customers that the documents related to the *Accessibility Standard for Customer Service* are available upon request and in a format that takes into account the customer's disability. Notification will be given by posting the information in a conspicuous place owned and operated by LendDirect, LendDirect's website and/or any other reasonable method.

Administration

If you have any questions or concerns about this policy or its related procedures, please contact:

AODA Officer

10 Gillingham Drive

Suite #103

Brampton, ON L6X 5A5

Phone: 1-877-293-0311

Email: accessibility@lenddirect.ca

Website: <https://www.lenddirect.ca>

This policy and its related provides will be reviewed as required in the event of legislative changes.

Referenced Documents

- Accessibility for Ontarians with Disabilities Act, 2005
- Accessibility Standards for Customer Service, Ontario Regulation 429/07
- Blind Person's Rights Act, 1990
- Dog Owners' Liability Act, Ontario
- Food Safety and Quality Act 2001, Ontario Regulation 31/05
- Health Protection and Promotion Act, Ontario Regulation 562
- Ontario Human Rights Code, 1990
- Accessibility for Manitobans Act
- Accessibility Manitoba
- Accessibility Act General Regulations

Dear Valued Customers,

Please be advised that this location is currently unable to provide service due to a technical issue. It is expected that this closure will last for (Enter amount of time i.e. 2 hours, for the remainder of the day, etc.).

The following alternative services and options are available:

- (Enter closest location that is open with their store address, phone number and store hours).

We regret any inconvenience this may cause. If you have questions or concerns, please contact AODA Officer at 1-877-293-0311.

Thank you for your understanding and patience. We appreciate your business and look forward to seeing you again soon!

Management

Customer Service Feedback Form

Thank you for visiting! We value all of our customers and strive to meet everyone's needs. Please tell us the date and location of your visit:

Date: _____ Location: _____

1. Were you satisfied with the customer service we provided you?

Yes	No	Somewhat
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Comments:

2. Was our customer service provided to you in an accessible manner?

Yes	No	Somewhat
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Comments

3. Did you experience any problems accessing our goods and services?

Yes	No	Somewhat
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Comments

Contact Information (optional)

Name: _____

Phone Number: _____

Email: _____

Thank you,
Management