



ACCESSIBILITY POLICY OF MCB BANK

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1. INTRODUCTION

MCB Bank Ltd–Sri Lanka (the Bank) is dedicated to ensuring that all customers have equal access to its financial products and services. In line with this commitment, the Bank’s Accessibility Policy outlines its objectives and initiatives to promote equitable access, usability, and inclusivity for its Financial Customers (FCs) who are elderly, have physical disabilities (hereinafter referred as “Special Need Customers”), or possess low financial literacy.

The Central Bank of Sri Lanka (CBSL) has also undertaken initiatives by issuing Financial Consumer Protection Regulations and other Governing Laws that highlight the importance of fair accessibility to all FCs irrespective of their diversity.

In this context, the Bank has developed the “Financial Consumer Protection Framework” for its internal purpose which includes “Accessibility Policy”, defining the way forward for implementation.

2. FAIR TREATMENT, NON-DISCRIMINATION AND RESPONSIBLE BUSINESS CONDUCT

The Bank is committed to provide fair and equal access to the Financial Products and Services to its existing and/or prospective FCs 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 Bank shall make every effort to provide special attention to FCs such as elderly, persons with physical disability and low financial literacy to ensure they receive assistance to perform banking transactions and/or to obtain banking services and thereby ensuring fair access to products and services offered by the Bank.

2.1 Signature of the Financial Consumer

The Bank currently accepts both conventional signatures and thumbprints for verification purposes and treats them as equally valid forms of customer authentication.

2.2 Non-Discrimination

The Bank shall ensure equitable treatment for all FCs, including those with special needs. To facilitate this, the Bank shall review the internal policies and procedures to eliminate any barriers that hinder fair access to banking services for customers with special needs.

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3. ACCESSIBILITY

In the Bank's point of view, accessibility is a prerequisite for fostering financial inclusion. Without access, participation and full inclusion cannot be ensured and persons with disabilities will remain unable to benefit from the products and services offered by the Bank. In this context the Bank shall initiate following measures, as appropriate, to enhance fair and equal access to Financial Products and Services.

3.1 Information Accessibility

The Bank shall ensure that FC is provided with necessary documents, Terms and Conditions, adequate information which are required by them to make informed decisions on the products and services offered. The information provided by the Bank shall be in clear and understandable language in English, Sinhala or Tamil as preferred by the FC.

If required, the Bank shall permit the FC to appoint an authorized person of his/her choosing to obtain assistance. Such authority shall be taken by way of Letter of Authority, Power of Attorney, Board Resolution acceptable to the Bank.

The Bank shall ensure implementation/maintenance of multiple channels for communication for information and complaint handling.

The Bank shall formulate plans to facilitate/improve banking experience for FCs with visual impairment by introducing assistive technology.

3.2 Infrastructure Accessibility

The Bank shall ensure that when constructing new buildings and physical infrastructure should facilitate Special Need Customers.

The Bank will formulate plans to improve accessibility in installing and processing ATMs, other automated equipment by enabling screen reader and other accessibility features as well as to facilitate accessibility features for Debit Cards at the request of the financial consumer.

3.3 Web and Mobile Application Accessibility

Digital banking channels have gained significant popularity in recent years, enabling Financial Customers (FCs) to conveniently perform their day-to-day banking transactions. Bank shall explore the possibilities to ensure that these digital solutions are inclusive and accessible to customers with special needs as well.

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4. SPECIAL ATTENTION AND DUE CARE

The Bank is dedicated to promoting an inclusive and diverse environment where individuals with special needs feel supported and valued. To achieve this, the Bank will continuously implement mechanisms to identify Financial Customers (FCs) with special needs, enabling appropriate recognition and ensuring they receive the necessary support and focused attention.

The Bank acknowledges the right of FCs to keep any disability-related information confidential and assures that such details will be used exclusively to facilitate the provision of banking services.

To enhance the customer experience, the Bank may allocate designated personnel/s to guide FCs with special needs to assist with transactions or service at respective branches.

The Bank also places emphasis on training its customer service teams and other related staff members to deliver respectful, informed and responsive support to FCs with special needs.

