

Financial Consumer Accessibility Policy

Mercantile Investments & Finance PLC

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Introduction

Mercantile Investment & Finance PLC is committed to ensuring accessibility for all individuals in accessing financial products and services, in accordance with the Financial Consumer Protection Regulations No. 01 of 2023 issued by the Monetary Board of the Central Bank of Sri Lanka.

We recognize the importance of providing equal opportunities for everyone, irrespective of their social status, physical ability, marital status, race, caste, gender, age, religion and financial literacy to engage with our financial offerings.

The company pledges to foster accessibility and inclusivity across all facets of our operations, in compliance with the Financial Consumer Protection Regulations. We are dedicated to providing accessible financial products and services that meet the regulatory standards and ensure equitable access for all consumers.

Scope

This policy encompasses all financial products and services offered by Mercantile Investment & Finance PLC. Our commitment to accessibility extends to deposit accounts, leases and loans, investment products, and associated digital platforms utilized for service delivery.

Documents, communication and information accessibility

Mercantile Investment & Finance PLC recognizes the importance of language accessibility in ensuring that our products and services are accessible to all customers. Therefore, translated agreements and offer letters are provided in a language preferred by the customer, even in electronic means (Through emails) upon request.

Information relating to the services offered by the company and product promotions is available in all three languages (English, Sinhala, and Tamil) on the company website. This further ensures that customers can access relevant information in the language of their choice.

Product terms and conditions are available in key fact documents in all three languages (English, Sinhala, and Tamil). These documents provide essential information about the terms and conditions of our products, enabling customers to make informed decisions.

In addition, our staff is committed to providing further clarification regarding products and services if customers request additional information. We understand the importance of addressing customer inquiries promptly and accurately to enhance their experience and satisfaction.

Websites accessibility

We are committed to ensuring that our website is accessible to all individuals, including those with disabilities. In order to achieve this goal, we adhere to provide the following accessibility measures to our valuable financial consumers;

- We ensure that our web content is perceivable, understandable (E.g. can be viewed in all three languages), and robust for users
- Our website that is compatible on mobile devices.
- Our website is designed to be readable with screen readers
- Magnifying the contents on the screen including the size of the text
- Web elements, including links, buttons, and form fields, are appropriately labeled to facilitate navigation
- We provide navigability and the ability to function the some part of website with the keyboard
- Our payment gateway is linked to the respective bank's secure gateway

Infrastructure accessibility

Our infrastructure arrangements demonstrate our commitment to creating inclusive environments where all individuals, regardless of their abilities, can access our services and facilities with ease.

Wherever possible, wheelchair ramps have been installed at our branch building locations to provide easy access for individuals with mobility impairments.

Our head office and premier center are equipped with elevators to ensure that customers and employees with mobility challenges can access all floors of the building without difficulty.

Non-Discrimination

We as a responsible corporate body prevent issuing any policies, procedures, or mechanisms that may encourage discrimination or inaccessibility. We are committed to fostering an inclusive environment that embraces diversity and ensures equal opportunities for all individuals, regardless of their abilities. Any practices or actions that contravene this principle will be promptly addressed and rectified to uphold our commitment to accessibility and non-discrimination.

Training and Awareness

We conduct regular training and awareness initiatives for our employees to ensure a comprehensive understanding and adherence to accessibility requirements across all aspects of our operations.

Feedback Mechanism

Mercantile Investment & Finance PLC encourages our financial consumers to provide feedback on our accessibility efforts and report any encountered issues. Feedback channels include our website, customer service hotline, emails or in-person visits to our branches.

Responsibilities

Responsibilities for implementing and enforcing this accessibility policy are assigned to all divisions and staff at all levels within Mercantile Investment & Finance PLC.

Monitoring and Review

We conduct routine monitoring and evaluation of our accessibility initiatives to ensure compliance with regulatory standards and identify areas for improvement. Also, this policy is subject to regular review and amendments as per the regulatory need and the requirements of the Board of Directors.