

Accessibility and Member (Customer) Service for People with Disabilities

1.1 Introduction

Ukrainian Credit Union Limited (UCU) has a commitment to provide competitive financial products and excellent service to our members. As part of this mandate, UCU supports the full inclusion of all membership, including people with disabilities in accessing our banking services.

This policy establishes accessibility standards for Member Service at UCU in accordance with the Accessibility for Ontarians Disability Act, 2005 (AODA), in keeping with Ontario Regulation 429/07 – the first accessibility standard. This policy is also in keeping with the Canadian Charter of Rights and Freedoms and the Ontario Human Rights Code.

1.2 Objectives

UCU will ensure that all staff of our credit union are aware of the benefits of achieving accessibility for people with disabilities; and know the rights and responsibilities of employees and members with regard to accessibility and member service. UCU is committed to providing people with disabilities the same opportunities in accessing our goods and services as with other members in a way that respects their independence, dignity, integration and equality of opportunity.

1.3 Training

Member service training will be provided for employees on an on-going basis, ensuring all staff stays current with any policy or procedural change as it relates to the AODA. Formats of training will include: staff meetings, internet-based, conferences and work-shops reflecting on the following principles:

- A review of the purposes of the Accessibility for Ontarians with Disability Act, 2005 and the requirements of the customer service standard
- How to interact and communicate with people with various types of disabilities
- How to interact with people who use assistive devices
- How to use equipment or assistive devices available on our premises
- How to interact with people with disabilities who require the assistance of a guide dog or other service animal
- How to interact with people with disabilities who require the assistance of a support person
- What to do if a person with a disability is having difficulty accessing our goods or services
- Establishing a process for receiving and responding to feedback about the way UCU provides goods or services to people with disabilities, including the actions to be taken if a complaint is received, and making information about the process readily available to the public.

Training will be recorded as follows:

- Every new employee receives an orientation package, including the Accessibility and Member (Customer) Service for People with Disabilities Policy and the Integrated Accessibility Standards Policy.
- Branch/Department staff meeting minutes will be documented and kept on file
- Web-based training (CU-Training), and participation in conferences or work-shops will be recorded and tracked by Operations Department
- All other updates to internal policies and procedures will be communicated through the intranet

1.4 What is a disability

Under the AODA a disability is defined as:

“any degree of physical disability, infirmity, malformation or disfigurement that is caused by bodily injury, birth defect or illness and, without limiting the generality of the foregoing, includes diabetes mellitus, epilepsy, a brain injury, any degree of paralysis, amputation, lack of physical co-ordination, blindness or visual impediment, deafness or hearing impediment, muteness or speech impediment, or physical reliance on a guide dog or other animal or on a wheelchair or other remedial appliance or device;”

“A condition of mental impairment or a developmental disability;”

“A learning disability or a dysfunction in one or more of the processes involved in understanding or using symbols or spoken language;”

“A mental disorder;”

“an injury or disability for which benefits were claimed or received under the insurance plan established under the Workplace Safety and Insurance Act, 1997”

The definition of disability includes disabilities of different severity, visible as well as non-visible disabilities, and disability effects which may come and go. Information about a disability is personal and private and must be treated confidentially. In most situations, it will not be necessary to ask for proof of a disability. Through implementing the customer service standard, accessibility will become part of everyday member service delivery.

1.5 Assistive Devices

An assistive device is a tool, technology or other mechanism that enables a person with a disability to do everyday tasks and activities, such as moving, communicating or lifting. Personal assistive-devices can include things such as wheelchairs, hearing aids, white canes or speech amplification devices.

UCU is committed to serving our members who use assistive devices to obtain, use or benefit from our goods and services.

Staff will respect all assistive devices as personal property, except those provided by UCU. Unless given specific permission, employees are not to move or use these devices.

Where applicable, every branch will be responsible to ensure that UCU specific assistive-devices are functional and operational, this includes automatic door openers.

1.6 Service Animals

UCU will allow people with disabilities to use their service animals when accessing our products and services in all areas open to the general public. Examples of service animals include dogs used by people who are blind, hearing alert animals for people who are deaf or hard of hearing, and animals trained to alert an individual to an oncoming seizure and lead them to safety.

Service animals are not pets. They are working animals. Staff are not to pet them or attempt eye contact with these animals as they are trained to maintain their full attention on the person with a disability.

The animal must be accepted if it is readily apparent that they are working animals, i.e. they are harnessed, wearing identifying saddle bags, use signs or have identification certificates. If it is not readily apparent that an animal is a service animal, staff may ask the member for a medical note stating that the animal in question is a service animal.

The member is responsible for the care and supervision of their service animal.

1.7 Support Persons

A support person is an individual chosen or hired to assist a person with a disability. They will assist the person with a disability in a variety of ways, and help with and arrange access to products and services. The support person can be a family member, a friend, a volunteer, or a professional. The support person is there to help the member with communication, mobility, personal care, and medical care.

It is possible that the support person will not be introduced by the person with a disability.

Staff are to speak to the member directly, not the support person. Sometimes the support person is there for primary physical support. If they assist with communication, their role is to translate communications, rather than participate in conversations.

When support persons are required (i.e. sign language interpreters, real-time captioners, attendance) for UCU sponsored meetings, consultations or events, upon request, UCU will co-ordinate with the member as how to best access participation with all other members.

1.8 Temporary Disruptions

People with disabilities may rely on certain facilities, systems or services in order to access our services. Elevators and accessible washrooms, for example, are important to people with mobility disabilities because that is the only way for them to reach our premises or access resources. Sometimes accessibility features or services require repairs or are just temporarily out of service. Should this occur, UCU will post and provide as much notice as possible to limit the amount of inconvenience and rectify the problem as soon as possible.

1.9 Member Feedback/Complaint Resolution

The customer service standard under the AODA requires all providers of products and services to implement a mandatory feedback process in allowing any member of the public to comment on how an organization provides products and services to people with disabilities.

UCU is committed in providing exceptional service to all members. This includes addressing all member feedback in a professional, courteous and timely manner.

UCU will receive feedback through the following means:

- at the branch level (verbal or written)
- through the call-centre (verbal or written)
- through head office (verbal or written)
- through the website (email)

Depending on the nature and severity of the complaint, appropriate actions will be taken immediately to rectify the situation. In accordance with UCU policy 02.06, every effort is made to resolve complaints as they are made. However, if a member wishes to contact the Ombudsman/Complaints Officer directly, they may do so in writing, faxed to the Complaints Resolution Officer at 416-922-5626 or mailed to the following address:

Complaints Resolution Officer
Ukrainian Credit Union Limited
145 Evans Ave, Suite 300
Toronto, ON M8Z 5X8

All complaints are to be made known to the Complaints Resolution Officer within the same business day that it is received.

A letter will be sent to the member within five business days of receipt of the complaint, acknowledging their complaint.

A *Complaint Notification Form* that briefly outlines information regarding written or verbal complaints to be completed within two business days.

Some feedback may require additional time in addressing the situation, where designated management team will be following up with the member within fifteen business days after the initial correspondence with the member.

In instances where the member is threatening legal action, the situation to be escalated to the CEO.

1.10 Review

UCU is committed to ensuring that their member services policies and procedures promote the dignity and independence of all people with disabilities. Any revisions will be made in accordance with the AODA and Ontario Regulation 429/07.

Any operational policy affecting member service that does not respect and promote the dignity, independence, integration and equal opportunity of people with disabilities, will be modified.

This policy will be reviewed at a minimum of once every four years or as legislation changes.