



**ACCESSIBILITY POLICY**  
**OF**  
**SMB FINANCE PLC**  
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## ACCESSIBILITY POLICY OF SMB FINANCE PLC

### 1. INTRODUCTION

Measures to improve the Accessibility and Inclusion in financial sector include equitable access, usability, and inclusivity for financial consumers (FCs) with disability and their care givers to financial services. Such measures shall enhance fair and equal access to financial products and services of SMBF.

In this backdrop, the Central Bank of Sri Lanka (CBSL) too has taken steps to issue Financial Act Directions and Financial Consumer Protection Regulations, as a part of such initiatives. These Directions/Regulations emphasize the requirement on 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 aforementioned Directions and Regulations also stipulate that FSPs should provide special attention to FCs such as the elderly, with physical disability, low- income and low financial literate to ensure fair access to financial products and services it offers.

The FSPs too recognizes the necessity of improving accessibility to financial services for FCs with special needs. This involves broader measures aiming to create a universally inclusive financial experience, promoting independence and financial well-being for them.

In this context SMB Finance PLC (SMBF) has developed the Financial Consumer Protection Policy which covers Accessibility defining the way forward for adoption and implementation.

The section relating to the Accessibility is published in our Company's Corporate Website in line with the requirement in the Financial Consumer Protection Regulation issued by the regulator.

## 2. NON-DISCRIMINATION

SMBF places 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.

SMBF 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 financial transactions and/or to obtain financial services and thereby ensuring fair access to products and services offered by SMBF.

## 3. FAIR TREATMENT AND RESPONSIBLE BUSINESS CONDUCT

### 3.1 Signature of the Financial Consumer

SMBF shall treat that the signature of the FC including electronic means of signature is acceptable for the purpose of verification. SMBF shall treat thumbprint and the conventional signature, alike.

### 3.2 Zero-tolerance on Discrimination

SMBF 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. To facilitate this, SMBF shall review the internal policies and procedures to eliminate any barriers that hinder fair access to financial services for customers with special needs

## 4. ACCESSIBILITY

In SMBF'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 SMBF.

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

### 4.1 Documents, Communication and Information Accessibility

SMBF 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 SMBF shall be in plain and comprehensible language in Sinhala, Tamil or English, as preferred by the FC.

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

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

SMBF shall formulate plans with timelines to facilitate/improve financial experience for FCs with visual impairment.

### 4.2 Infrastructure Accessibility

SMBF shall ensure that physical infrastructure of the Company such as buildings are accessible to differently abled and elderly FCs. In this regard SMBF shall take efforts to Introduce accessibility features suitable for differently abled and elderly FCs in the event of constructing new buildings and installing Self-Service Machines with accessibility features to ensure that the physical infrastructure of the premises facilitate their needs

### 4.3 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 transactions. Therefore, it is imperative that the SMBF introduce new technologies, in compliance with the regulatory requirements, enabling its FCs to have improved access. In that respect the SMBF shall;

Take steps to transform the features in Corporate Website of SMBF and introduce Digital Banking Platform/Mobile Applications in future to ensure that it provides enhanced and improved access for FCs with special needs, by embracing technology.

Provide necessary documents in accessible formats, on the request of the FC. SMBF shall establish a quality control/assurance arrangement to ensure that their financial products and services are accessible and user-friendly for customers with special needs.

## 5. SPECIAL ATTENTION AND DUE CARE

SMBF 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 SMBF and ensuring such FCs receive special attention and due care.

SMBF 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, SMBF may assign staff to ensure that FCs with special needs receive detailed information about financial products/services and to offer assistance if required for transactions or obtaining financial services, both during on boarding and afterwards.

SMBF shall raise awareness among customer service staff enabling them to deliver courteous and effective service to FCs with special needs. Also, SMBF shall take steps to introduce in future a customer care hotline to assist FCs, including FCs with special needs, to resolve complaints/issues.