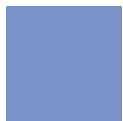




Financial Consumer  
Agency of Canada

Agence de la consommation  
en matière financière du Canada

# Accessibility Plan 2026–2028





Information contained in this publication or product may be reproduced, in part or in whole, and by any means, for personal or public non-commercial purposes, without charge or further permission unless otherwise specified. Commercial reproduction and distribution are prohibited except with written permission from the Financial Consumer Agency of Canada.

For more information contact:

Financial Consumer Agency of Canada  
427 Laurier Ave. West, 5<sup>th</sup> floor  
Ottawa ON K1R 7Y2

[Financial Consumer Agency of Canada - Canada.ca](https://www.fca.ca)

ISSN 2817-1292

© His Majesty the King in Right of Canada, as represented by the Minister of Finance Canada, December 2025.

Aussi disponible en français sous le titre : **Plan d'accessibilité 2026–2028**

Table of contents

Message from the Commissioner.....4  
 Message from the Equity, Diversity and Inclusion Champion .....5  
 General.....6  
     About the Financial Consumer Agency of Canada..... 6  
     FCAC’s obligations under the *Accessible Canada Act*..... 6  
     FCAC’s context..... 6  
     FCAC’s responsible authority on accessibility ..... 8  
     Contact information ..... 8  
 Consultations.....9  
 FCAC’s accessibility action plan.....10  
     Priority area: Employment..... 10  
     Priority area: Built Environment ..... 12  
     Priority area: Information and communications technology and other communications ..... 14  
     Priority area: Procurement ..... 15  
     Priority area: Programs and services ..... 16  
     Priority area: Transportation..... 18  
 Measures to prevent accessibility barriers .....19

## Message from the Commissioner

I am pleased to present the Financial Consumer Agency of Canada's (FCAC) 3-year accessibility plan. It reflects FCAC's ongoing commitment to advancing accessibility across our organization.

In alignment with the *Accessible Canada Act* (ACA), we have developed a plan that addresses 7 priority areas and outlines the actions we will take to identify, remove, and prevent barriers, and to create an environment based on equal opportunity.

We recognize that a long-term commitment is required to meet our objectives. With this plan, we will build on the foundational steps we have taken to advance accessibility. This includes the work we have done to establish relevant policies and committees, invest in our workplace, enhance digital platforms with accessible features, and comply with ACA legislative reporting requirements, among other examples. These measures reflect a commitment to improvement and lay the groundwork for future progress.

We are also committed to transparency. We will continue to monitor and measure our progress and share these results annually. I also encourage all employees and members of the public to share their feedback through our accessible mechanisms, to help us to build a Canada without barriers by 2040.

FCAC's strength lies in the diversity and talent of its people. We work to foster an inclusive culture rooted in innovation, collaboration and excellence—values that guide everything we do. This is part of a wider commitment to support employee well-being, while continuously improving our tools, processes and organizational functions to ensure a barrier-free and empowering work environment.

I invite employees to read this plan and welcome their feedback as we continue to build a more accessible and inclusive Agency together.

Shereen Benzvy Miller  
Commissioner

## Message from the Equity, Diversity and Inclusion Champion

At FCAC, we believe that accessibility and inclusion are fundamental, both to how we serve Canadians and to how we support one another as colleagues. By removing barriers and fostering inclusion, we help ensure that everyone, inside and outside our organization, can participate fully and equitably.

While Canada has made progress in terms of accessibility and inclusion, people with disabilities still face barriers—physical, digital, attitudinal, or systemic—that may limit their ability to engage in the workplace and in society. According to the [2022 Canadian Survey on Disability](#), more than 8 million Canadians aged 15 and over (that is, about 27% of the population) identify as having a disability, up from 22% in 2017. This reinforces the importance of accessibility as a shared and ongoing commitment.

We are proud of the steps FCAC has taken to make our workplace and digital services more accessible and easier to navigate for both our employees and Canadians, and to create a more inclusive and barrier-free workplace for our employees. Yet we recognize that accessibility is a journey, and there is still ground to cover.

As we move forward, we will continue listening, learning, and acting to remove barriers wherever they exist, whether in our physical and digital spaces, in our policies and processes, or in the way we communicate with and serve Canadians.

Accessibility is everyone's responsibility, and every action, big or small, helps move us closer to a Canada where everyone can participate fully.

Jérémie Ryan  
EDI Champion

## General

### About the Financial Consumer Agency of Canada

At the Financial Consumer Agency of Canada (FCAC or the Agency), our mandate is to protect the rights and interests of Canadian consumers of financial products and services. We achieve this mandate in 2 main ways:

- by supervising the compliance of [federally regulated financial entities](#) with consumer protections
- by strengthening the financial literacy of Canadians

As part of our mandate, we monitor and evaluate financial trends and emerging consumer issues, promote public awareness of the financial marketplace, and develop research and resources to educate consumers so they can make informed decisions and build their financial resilience and well-being. These activities are carried out in collaboration with a wide range of stakeholders, including consumer groups and government, , regulatory associations and community organizations—both Canadian and international.

Our work is foundational to building consumer trust and confidence in financial institutions, which contributes to maintaining the safety and stability of Canada’s financial system.

### FCAC’s obligations under the *Accessible Canada Act*

The [Accessible Canada Act](#) (ACA) came into force on July 11, 2019, and [associated regulations](#) came into force on December 1, 2021. The act’s goal is to achieve a Canada without barriers by 2040. It requires regulated federal entities, including FCAC, to proactively identify, remove and prevent accessibility barriers, and to publish a 3-year accessibility plan. There are 7 priority areas under the ACA:

- Employment
- The built environment
- Information and communication technologies
- Communications (other than information and communication technologies)
- The procurement of goods, services and facilities
- The design and delivery of programs and services
- Transportation

The act also requires organizations to publish annual progress reports on the implementation of their accessibility plan, and to establish a process to obtain feedback on both the plan and accessibility barriers from employees, stakeholders, and members of the public, including persons with disabilities.

### FCAC’s context

#### External perspective: A leader in reducing barriers to improve consumer financial outcomes

FCAC takes an intersectional approach to fulfilling its mandate, seeking to understand and consider the demographic and socio-economic characteristics, behaviours, motivations, challenges and communication preferences of Canada’s diverse population, with particular attention to vulnerable



groups. FCAC develops and adapts its interventions to address the diverse needs of different populations, promoting access to financial products and services, and the reduction of any identified systemic barriers and/or discrimination in the financial sector.

FCAC's research indicates that financial vulnerability affects a wide variety of people, regardless of culture, community or background. While vulnerability is not limited to certain groups or demographics, systemic barriers have led to certain groups being more likely to face financial vulnerability. Other research has shown that the low-income population disproportionately includes women, single adults, and people with disabilities. For this reason, FCAC identifies these segments of the population as priority groups.

### Internal perspective: An agency with a diverse, inclusive and respectful workforce

FCAC is in the process of updating its strategic plan. One of the Agency's foundational goals is organizational excellence, which fosters a workforce that is both diverse and highly skilled to enhance the Agency's effectiveness and adaptability.

FCAC has a non-unionized workforce and is subject to the *Public Service Employment Act*. During 2024–2025, FCAC's staff grew by 6.8%. As of March 31, 2025, 250 employees. FCAC's approach to employment equity includes:

- targeted recruitment to enhance representation
- accommodation and accessibility measures
- intentional efforts to celebrate diversity and promote an inclusive and respectful workforce

As of March 31, 2025, FCAC's representation of persons with disabilities increased to 14% from the previous year's 12.4%, exceeding the workforce availability of 12.3%.<sup>1</sup>

FCAC collects anonymous employee feedback by participating in the Public Service Employee Survey. This survey provides information to support the continuous improvement of people-management practices, and the results allow federal organizations to identify their strengths and areas for improvement. The survey was last conducted in 2024 and contained several questions related to diversity and inclusion. Of FCAC respondents, 80% indicated they felt that the Agency respects individual differences (e.g., culture, work styles, ideas, abilities) and 90% indicated that FCAC implements activities and practices that support a diverse workplace. These results were significantly higher than the [public service average](#).

There were also several survey questions related to the duty to accommodate. Among FCAC respondents, 12% indicated having requested a workplace accommodation, out of whom 79% had done so because of a disability. Overall, 85% of respondents who requested an accommodation were satisfied with the measures implemented. Moreover, 91% of survey respondents indicated that they would feel

---

<sup>1</sup> To determine if persons with disabilities are equitably represented at the Agency, their representation was compared to the [2022 Canadian Survey on Disability](#).



comfortable requesting an accommodation from their immediate supervisor. These results were higher than the [public service average](#).<sup>2</sup>

## FCAC's responsible authority on accessibility

The Assistant Commissioner, Corporate Services is FCAC's responsible authority on accessibility.

## Contact information

FCAC welcomes your feedback, questions, and suggestions on accessibility at the Agency. You can contact us using any of the means shown below:

Online: [Financial Consumer Agency of Canada](#)

Telephone (Consumer Information Centre):

- Toll free: 1-866-461-3222
  - In Ottawa or outside Canada: 613-960-4666
- \*Information officers are available Monday to Friday from 8:30 a.m. to 5:00 p.m. Eastern Time.

Teletypewriter TTY (for persons with hearing impairment):

- toll free: 1-866-914-6097
- in Ottawa or outside Canada: 613-947-7771

Video relay service: FCAC welcomes video relay service calls. You do not need to authorize the operator to communicate with FCAC. Visit [Canada VRS](#) to learn more.

Email: [Contact us](#)

LinkedIn: [Financial Consumer Agency of Canada](#)

YouTube: [FCACan](#)

Facebook: [FB.com/FCACan](#)

Instagram: [fcac\\_can](#)

X [formerly Twitter]: [@FCACan](#)

Postal address:

Financial Consumer Agency of Canada  
Enterprise Building  
427 Laurier Ave. West, 5<sup>th</sup> floor  
Ottawa ON K1R 7Y2

To request a copy of this plan in an alternate format, please contact us.

---

<sup>2</sup> FCAC's Public Service Employee Survey results can be found here: [2024 Public Service Employee Survey Results by Theme for Financial Consumer Agency of Canada](#).



## Consultations

FCAC partnered with a third-party accessibility consulting firm to gather information about the Agency's current state of accessibility and identify potential barriers.

Several activities were conducted to collect data to capture diverse perspectives and lived experiences of FCAC employees, including employees self-identifying as persons with disabilities.<sup>3</sup> These activities included:

- an organization-wide accessibility survey, which included an opt-in for persons with disabilities to provide additional input, and which offered both quantitative data and personal experiences for a comprehensive view of accessibility at FCAC
- interviews and consultations with subject matter experts across the Agency, to gather insights on accessibility practices in each of the 7 priority areas of the ACA
- a site visit to FCAC's Ottawa office, to observe accessibility features of the newly renovated built environment
- a review of FCAC's policies, procedures and practices, as well as of digital platforms including the Canada.ca website, social media channels, public digital tools, and the FCAC intranet
- an analysis of FCAC's 2024 Public Service Employee Survey (PSES) results related to accessibility and accommodations

The process reflected the principles of the ACA, emphasizing engagement with persons with disabilities, barrier prevention, and continuous improvement.

The information gathered was analyzed to determine the Agency's current state of accessibility and to identify potential barriers. The proposed actions to remove barriers are contained in this plan, along with other relevant measures the Agency is taking to advance equity, diversity and inclusion in its workforce and core business activities to proactively prevent new accessibility barriers from forming.

---

<sup>3</sup> The [2022 Canadian Survey on Disability](#) identified 10 types of disabilities: developmental, dexterity, flexibility, hearing, learning, memory, mental health-related, mobility, pain-related, and seeing.

# FCAC's accessibility action plan

## Priority area: Employment

### Goal

FCAC fosters an inclusive and barrier-free workplace by ensuring that employment practices, policies, and supports are applied consistently, to promote trust and enable all employees to fully participate and succeed.

### Current state

FCAC continues to strengthen the accessibility and inclusivity of its employment practices through a series of structured policy and program developments. In October 2021, the Agency launched its Policy on Accommodation, formally recognizing its duty to accommodate both employees and candidates in selection processes. The policy reflects FCAC's belief that an enabling environment allows everyone to maximize their potential and contribute fully to the Agency's mandate. Supporting policies, including the Staffing Policy, and Policy on Flexible Work Arrangements and Telework, promote fair, transparent, and inclusive employment practices across the organization. Initiatives such as designating FCAC as a [scent-free workplace](#) also demonstrate responsiveness to specific accessibility needs.<sup>4</sup>

The Agency's focus on organizational excellence highlights its commitment to investing in its people and optimizing its workplace and processes to foster an inclusive culture of innovation, collaboration, and excellence.

FCAC introduced its first Equity, Diversity and Inclusion (EDI) Action Plan in 2022 and appointed a Champion of EDI. FCAC is currently revising and updating the plan based on employee feedback and following the latest PSES. The plan will continue to outline a coordinated approach to building a workplace culture where valuing equity, diversity, accessibility and inclusion is the norm, and where persons with disabilities are supported to participate fully and advance. The EDI Ambassadors Community, created in 2023-2024, plays an important role in raising the profile of EDI across the Agency and provides a channel for employee engagement.

As an organization that is subject to the *Public Service Employment Act*, FCAC ensures that its staffing processes are non-partisan, merit-based, and representative of Canada's diversity. To adequately equip hiring managers, they are required to complete mandatory training on inclusive hiring practices, and their sub-delegation of human resources authorities training includes information on assessing biases and barriers in staffing. Additionally, they are provided with tools and guides on how to conduct such assessment. The use of Public Service Commission inventories that include candidates who self-identify as having a disability is promoted, along with other inclusive recruitment strategies. Throughout the Agency's staffing and onboarding processes, candidates are also encouraged to communicate individual accommodation needs and request accommodation measures.

---

<sup>4</sup> FCAC's policy on a scent-free workspace is mentioned in both the internal FCAC OHSC Workplan document and the internal FCAC Workplace Guidance document.



FCAC continues to promote awareness of accessibility and inclusion through ongoing learning and engagement activities. The Agency organizes EDI-specific activities and events, with topics related to accessibility, accommodations and persons with disabilities. FCAC also commemorates events such as National AccessAbility Week and the International day of Persons with disabilities, promoting related learning events and such as the Canada School of Public Service's Accessibility Learning Series and the GC Accessibility Hub.

During the most recent accessibility review some respondents highlighted challenges related to telework flexibility and consistency under the Direction on Hybrid Work, and opportunities to enhance inclusive hiring and career development practices.

The Agency is committed to fostering a barrier-free workplace through collaboration between managers and employees. Together, they assess accommodation needs and identify reasonable measures that are both meaningful and responsive. These measures, however, may not necessarily align with the employee's preferred solution.

Building on FCAC's strong frameworks and commitments continued focus on consistent application of accommodations, processes, raising awareness and providing training will help further embed accessibility in the employment experience. Overall, FCAC shows a clear and ongoing commitment to accessible employment through its policies, programs, and strategic priorities, and is well positioned to continue improving equitable access, participation, and inclusion across the employment lifecycle.

### Identified barriers

1. The implementation of the accommodation policy can vary which may not fully address the range of individual needs.

FCAC has established a Policy on Accommodation and supporting guidance. However, feedback indicates that the application of these policies and guidance is sometimes inconsistent and inflexible. Some respondents noted that procedures for requesting or maintaining accommodations, particularly for telework arrangements, do not always meet the expectations of persons requiring accommodations.

2. Some employees may be reluctant to disclose accessibility needs

Some reluctance was disclosed about stigma or uncertainty related to disclosing accessibility needs or requesting accommodations. This can reduce the uptake of available supports and limit the ability of persons with disabilities to fully participate and advance in the workplace.

Actions to remove barriers

#	Action	Timeline
1.	Continue to integrate accessibility and inclusion into leadership performance evaluations.	2026-2027
2.	Increase employee awareness of the resources and supports to raise and address accessibility concerns.	2026–2027
3.	Provide training to managers and employees on accessibility obligations and processes, including upon hiring.	2026–2027
4.	Review and update FCAC’s Policy on Accommodations criteria and supports, to ensure clarity and flexibility.	2026–2027

Priority area: Built environment

Goal

FCAC’s workplaces are designed and maintained to be inclusive, safe, and accessible for all, ensuring that employees and visitors can navigate, work, and participate fully and independently.

Current state

FCAC’s Ottawa office<sup>5</sup> renovation in 2023 marked a major step forward in creating an accessible, inclusive and modern workplace. The renovation incorporated universal design principles and reflected the Agency’s commitment to fostering a workspace that accommodates a range of needs.

The redesigned Ottawa office features wide circulation paths, height-adjustable sit–stand desks for all, and lower kitchen counters and IT help desks, all of which improve usability and flexibility. Accessible restrooms with push-button doors and ample turning space for wheelchairs and other devices further demonstrate FCAC’s attention to mobility access.

Lighting and sensory considerations were also prioritized. The office includes dimmable office lighting and low-light areas that support employees with sensory sensitivities, as well as digital information boards with QR codes that enhance alternate communication formats. Allergen signage promotes health and safety awareness, and braille signage in washrooms supports better navigation for persons with vision impairments. These updates collectively position FCAC as a strong example of how inclusive design can be embedded into federal workspaces.

<sup>5</sup> The assessment of the built environment did not include FCAC’s secondary office in Toronto.

While the Ottawa office renovation significantly improved accessibility for employees and visitors, opportunities were identified to further enhance the physical environment. Some internal doors and boardroom entrances lack automated pushbuttons, for example, and braille or tactile navigation tools are limited beyond washroom signage. Noise and privacy have been identified as challenges, particularly for employees who benefit from quiet or low-stimulation areas. FCAC is taking steps to address these challenges and will be both installing new phone booths and creating additional quiet spaces, which demonstrates the Agency’s commitment to providing an inclusive and supportive work environment. Emergency preparedness procedures and evacuation support for persons with disabilities will also be examined to identify enhancements.

Overall, FCAC’s renovated Ottawa office demonstrates leadership in inclusive workplace design within the federal government context. Continued attention to sensory accessibility and inclusive navigation, as well as the ongoing maintenance of these inclusive tools will ensure that the built environment remains responsive to employee needs and consistent with best practices in accessibility

### Identified barriers

#### 1. Accessibility limitations within the built environment

Some aspects of the physical workspace present accessibility challenges that may have an impact on independent navigation and comfort for employees and visitors. FCAC is actively addressing these issues through ongoing improvements to its facilities, including enhancements that demonstrate the Agency’s continued commitment to creating an accessible and inclusive work environment.

### Actions to remove barriers

#	Action	Timeline
1.	Designate an accessible boardroom with push-button doors, adaptive furniture, and assistive technology, and implement a priority booking system for employees with disabilities.	2027–2028
2.	Establish clear protocols for accessing security zones, to assist employees who cannot operate heavy doors.	2026–2027
3.	Upgrade emergency accessible evacuation solutions for persons with mobility issues.	2027–2028
4.	Expand braille signage and inclusive navigation tools throughout the office.	2027–2028

## Priority area: Information and communications technology (ICT) and other communications

### Goal

FCAC strives to ensure that all digital platforms, information technologies, and communications—whether internal or external—are accessible, consistent, and easy to understand. This allows employees and the public to access information and services without barriers.

### Current state

FCAC has a strong foundation of accessible digital and communication practices that align with Government of Canada accessibility standards. The Agency's 2021 migration to Microsoft 365 improved network reliability, security, and flexibility, while providing accessibility features such as screen-reader compatibility, accessible templates, and built-in accessibility checkers. These tools support employees in performing their work and promote inclusion across hybrid and remote environments.

Externally, FCAC's website and digital tools largely meet [Web Content Accessibility Guidelines \(WCAG\) 2.1 Level AA](#) standards. Core tools such as the Budget Planner, Mortgage Calculator, and financial literacy resources are accessible and easy to navigate. Some localized gaps remain on specific webpages and tools, including missing alternative text and minor formatting inconsistencies, but these gaps are currently being addressed, and overall digital accessibility is strong.

The Agency's Consumer Information Centre offers multiple accessible communication channels—including phone, email, mail, online feedback forms, and a teletypewriter (TTY) service—to ensure that persons who are deaf, hard of hearing, or deafblind can access support.

Internally, FCAC's intranet provides accessible features such as adjustable text, translation, and text-to-speech options through Microsoft SharePoint. However, accessibility practices are applied inconsistently. Some documents are not screen-reader compatible, and in-house guidance for creating accessible content is currently limited.

On social media, accessibility practices such as captions, transcripts, and alt text are generally in place but not applied consistently across all platforms.

More broadly, accessible communication practices within FCAC are established but not standardized. While events, documents, and corporate materials often follow good accessibility practices, accountability is unclear, and some tools and guidance are incomplete or missing.

Overall, FCAC's digital and communications systems meet high accessibility standards, supported by inclusive technologies and multiple accessible channels. Opportunities remain to improve consistency, strengthen accountability, and ensure that accessibility is applied systematically across all internal and external communications.

Identified barriers

1. Inconsistent accessibility across digital platforms and content

Most of FCAC’s public-facing web content and digital tools are fully accessible, but some internal and external digital content is not yet fully optimized for accessibility, resulting in uneven experiences for employees and the public. Variations in document formatting, use of alt text, captions and live transcription settings can limit participation and usability. FCAC is taking steps to improve the accessibility of its digital tools, platforms and communications, to ensure greater consistency and inclusion across all channels.

2. Accountability and guidance for accessibility are unclear

Responsibility for ensuring accessibility across platforms is not clearly assigned, and practical tools and standards are incomplete or missing. Without clear ownership, guidance, and consistent training, accessibility remains dependent on individual effort rather than a coordinated organizational approach.

Actions to remove barriers

#	Action	Timeline
1.	Assign clear ownership for accessibility across all digital platforms and other communications.	2026-2027
2.	Develop and implement mandatory accessibility standards for ICTs and communications, including screen reader-ready documents, alt text, transcripts, accessible meeting settings, and consistent formatting.	2026–2027
3.	Establish a coordinated update and testing process to fix accessibility gaps—before publication—on high-use webpages, tools, and FCAC intranet content.	2026–2027
4.	Provide organization-wide training to ensure all employees consistently apply FCAC’s accessibility standards in digital content, documents, events, and communications.	2026–2027

Priority area: Procurement

Goal

FCAC’s procurement practices include accessibility considerations.

Current state

FCAC has established strong procurement practices that align with the Government of Canada’s [Directive on the Management of Procurement](#). Standardized contracting forms and templates include fields for identifying accessibility requirements and potential barriers, to ensure that accessibility is considered in

all Requests for Proposals (RFPs). Procurement staff receive mandatory training on accessible procurement, delivered by Public Services and Procurement Canada (PSPC), which covers identifying barriers, applying accessibility standards, and incorporating accessibility into all stages of the procurement process. Additional training on ICT procurement and accessibility conformance reporting is planned as of 2026-2027.

The procurement team is reviewing and updating its forms and templates to align with PSPC and Treasury Board of Canada Secretariat (TBS) accessibility clauses and continues to collaborate with clients to ensure accessibility is considered when acquiring goods and services. While the overall framework is strong, opportunities remain, at the client level, to strengthen awareness and ensure accessibility is consistently integrated from the outset of the procurement process.

### Identified barriers

1. Accessibility is not always considered by branches early in the procurement process.

Branches within FCAC may not consistently recognize or consider accessibility implications when planning or procuring goods and services; they rely heavily on the procurement team for direction. This can lead to missed opportunities to integrate accessibility requirements early in the process.

### Actions to remove barriers

#	Action	Timeline
1.	Encourage training to branches on how to recognize and consider accessibility implications in the planning process for procurements.	2026–2027

## Priority area: Design of programs and services

### Goal

FCAC designs and delivers programs and services that are inclusive, accessible, and responsive to the diverse financial needs of Canadians, ensuring that people with disabilities can fully access and benefit from financial information, products, and education.

### Current state

FCAC delivers a wide range of programs and services that are designed to promote financial literacy, consumer protection, and equitable access to financial information and tools. Drawing on research and behavioural science, the Agency develops and adapts its resources to meet the diverse needs of Canadians and to reduce systemic barriers in the financial ecosystem.

The Agency’s [Make Change that Counts: National Financial Literacy Strategy 2021–2026](#) provides a national framework for building an inclusive and accessible financial ecosystem. The National Financial Literacy Strategy focuses on 3 key priorities: communicating in ways people understand, building for diverse needs (including persons with disabilities and cognitive challenges), and supporting digital access and literacy. These priorities align with FCAC’s mandate to provide trustworthy and practical financial





information and to ensure that all Canadians, regardless of ability, can participate fully in the financial system.

FCAC offers several accessible online tools that help Canadians manage money, set goals, and make informed financial decisions, and each of these tools includes its own feedback mechanism to continuously improve usability. The Agency also works closely with other federal departments and organizations, such as Employment and Social Development Canada's Office for Disability Issues, to promote the full inclusion and participation of Canadians with disabilities in society and in financial systems.

Internally, accessibility considerations are integrated into many FCAC programs and initiatives, but application remains uneven. Some internal documents are not fully accessible due to complex language or limited use of accessible formats, and accountability for accessibility within programs and services is not clearly defined. There is no dedicated accessibility lead or team with formal authority or expertise which has resulted in inconsistent application of accessibility standards across both internal operations and public-facing services.

While FCAC continues to demonstrate leadership through its accessibility commitments, collaborative partnerships, and national strategies, there are opportunities to strengthen accountability, standardize accessibility practices, and ensure inclusive design principles are consistently applied across all programs and services.

### Identified barriers

#### 1. Accessibility accountability and oversight are unclear

There is no dedicated accessibility lead or team responsible for ensuring consistent application of accessibility standards across programs and services. While each branch is responsible for accessibility within their respective business lines, a coordinated organizational approach would increase consistency.

#### 2. Inconsistent application and communication of accessibility practices

Accessibility is integrated effectively in some areas but applied inconsistently across programs, services, and communications. Limited use of alternate formats and uneven communication about accessibility practices and supports can create uncertainty among employees and stakeholders about available resources and expectations.

Actions to remove barriers

#	Action	Timeline
1.	Appoint a dedicated Accessibility Lead or team, who has the authority to set standards, advise on inclusive design, and oversee accessibility across all programs and services.	2026-2027
2.	Evolve the Agency’s EDI framework to IDEA (Inclusion, Diversity, Equity, and Accessibility) to formally embed accessibility within organizational governance, and to ensure leadership accountability.	2026–2027
3.	Develop and implement organization-wide accessibility standards for the design and delivery of programs and services, to ensure consistency and inclusion.	2027–2028

Priority area: Transportation

Goal

FCAC’s transportation-related policies and procedures fully consider and address accessibility needs.

Current state

FCAC’s Internal Travel Directive provides clear guidance on how travel is managed across the organization, and is built on 6 key principles—trust, flexibility, respect, valuing people, transparency, and modern travel practices—that reflect a strong commitment to equitable and employee-centred policies. In addition, FCAC employees have access to taxi chits when needed, which can be used for accessible taxis for work travel, and FCAC offices have on-site parking facilities with designated accessible spaces and are located near public transit. The Agency has also provided case-by-case accommodations to employees for travel, when requested/required.

While these measures all support accessibility, the Internal Travel Directive could be strengthened by providing greater clarity on how accessibility accommodations are considered and managed within the travel planning and approval processes.

Identified barriers

1. Limited clarity on how accessibility accommodations are managed in travel

The Internal Travel Directive does not clearly outline how alternate travel arrangements related to accessibility are assessed and approved, which may result in inconsistent handling of accommodations requests for travel.

Actions to remove barriers

#	Action	Timeline
1.	Update the Internal Travel Directive to note that any travel accommodations that are beyond those described in the policy are to be assessed on a case-by-case basis.	2026-2027

Measures to prevent accessibility barriers

FCAC is committed to advancing accessibility through continuous monitoring and oversight. FCAC’s Accessibility Plan and Equity, Diversity and Inclusion (EDI) Action Plan document provides a concrete roadmap to chart progress and measure results, while ensuring that the Agency continues to consult with employment equity group members and equity-seeking groups, including persons with disabilities. The roadmap enables the Agency to detect and proactively address emerging issues that may produce new accessibility barriers.

FCAC’s prevention measures remain focused on 4 broad areas:

- Physical accessibility:** Ensuring FCAC’s Ottawa and Toronto office spaces continue to meet the Canada Standards Association’s [Built Environment](#) standards, and promptly addressing issues identified by employees and visitors while at FCAC’s physical locations.
- Organizational policies, practices, and decision-making processes:** Considering inclusion, diversity, equity and accessibility perspectives in developing the Agency’s internal policies and work practices, and in the Agency’s decision-making.
- Organizational culture:** Fostering a culture that minimizes attitudinal barriers such as discrimination, stereotyping, and stigma, by continuing to increase awareness, understanding, and knowledge of diversity, inclusion, equity and accessibility issues at all levels of the organization.
- Future activity among supervisory, research and education programs as part of FCAC’s financial consumer protection mandate:** Continuing to apply an EDI lens in the execution of the Agency’s mandate, including:
  - Identifying and understanding the diverse needs of target population groups—such as persons with disabilities—through data collection and research.
  - implementing the National Financial Literacy Strategy 2021–2026 through:
    - collaborating and engaging with community-based organizations that serve diverse audiences, to validate research findings, understand needs, and develop user-tested resources to better serve their audiences.
    - reflecting on the needs of diverse demographics—including persons with disabilities—in the development of consumer information, programs, and experimental interventions.

For example, FCAC's new pilot project Financial Education in the Workplace, is designed to collect disaggregated data, including for persons with disabilities.

- engaging and collaborating with other government departments, external partners, and industry, to contribute to research and policy analysis of systemic inequities in the financial sector.
- leveraging ongoing research to inform the supervision of financial consumer protection obligations, considering the potential implications for diverse population groups.

These prevention measures will continue to sustain FCAC's high-performing workforce and will help to ensure that all individuals, internal and external are treated with dignity and respect in an inclusive, barrier-free environment. Further, these sustained efforts will create a more accessible, inclusive, and effective financial ecosystem that supports diverse Canadians in meaningful ways.