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You can directly access the **Accessibility Statement** in this document by clicking [here](#)

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- Regularly scheduled e-mail newsletters;

- Products or services you have purchased;
- Optional e-mail communications which you have signed up for (e.g., newsletters on a selected financial topic);
- Occasional updates about products and services as well as marketing offers.

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### *Recommended Browser*

For optimal performance when using this website, we recommend use of Google Chrome or Microsoft Edge internet browser.

### *Force Majeure*

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equipment, interconnect problems with telephone providers or internet service providers ("ISPs"), interruption of electric or telecommunication services, civil disturbances, acts of war or terrorists, strikes, fires, floods or other catastrophes.

### *Website Accessibility*

We aim to comply with Level A of the W3C Web Content Accessibility Guidelines. We are continually making improvements to meet these guidelines, and our website has been designed with accessibility guidelines in mind.

Features that should increase our site's accessibility include the following:

#### **Alternative text (alt-text)**

This is text that appears over images when our visitors' cursor hovers over the image. The alternative text will not appear when an image is used for exclusively decorative purposes. Also, this alternative text is generally only visible when the browser's automatic image loading feature is turned off.

#### **Clear links**

We try to write all text links so they make sense even when read out of context.

#### **Limited use of color**

We try to restrict our color to decorative purposes, and do not relay information exclusively through color. Nonetheless, if you chose, you can use your web browser options to choose your own colors. How you do this will depend on which browser you are using:

- In Internet Explorer: select Tools > Internet Options > General > Colors.
- In Mozilla Firefox: select Tools > Options > Content > Colors.
- In Opera: select Tools > Preferences > Fonts and Page Style.
- In Safari: select Safari > Preferences > Appearance.

#### **Navigation menus**

These menus appear on the left-hand side of the website's pages. Your screen reader can read this menu to you and provide access to the tools on this page.

#### **PDF documents**

Most of the documents on this site are in PDF format. If you do not already have a screen reader on your computer that allows you to open these, there are several free versions available on line. The most common one is Adobe Acrobat Reader, available free from Adobe. Adobe also offers a free online tool for converting PDF documents to HTML or text.

#### **Variable font size**

In most browsers, you can easily increase or decrease the size of the text. How you do this will depend on what kind of computer you have.

- PC users should hold down the control key (CTRL) and then press "+" for larger text, "-" for smaller text or the number "0" to return to the text's original size.

Action	Keyboard combination
Bigger text	CTRL + +
Smaller text	CTRL + -
Reset size	CTRL + 0

- MAC users should hold down the command key (“command” or “CMD”) and then press “+” for larger text, “-” for smaller text or the number “0” to return to the text’s original size.

Action	Keyboard combination
Bigger text	CMD + +
Smaller text	CMD + -
Reset size	CMD + 0

### Variable screen resolution

An alternative to changing the font size, as described above, is to change the resolution of the entire screen. Again, the process will depend on which sort of computer you are using:

- PC users should select Start > Control Panel > Display > Settings.
- MAC users should select System Preferences > Displays > Resolution.

While we strive to adhere to accepted guidelines and standards for accessibility and usability, there are still some areas of the website that we hope to improve. In particular, the website occasionally provides enhanced features via JavaScript, which is not yet as accessible as it could be. We are working to provide equivalent functionality for users who are not able to use JavaScript.

### *Feedback*

If you have difficulty accessing the site or have any comments or feedback, please do not hesitate to contact us.

### *Miscellaneous*

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