

# Disability Management in UniCredit

(by *Emanuele Recchia and Francesca Bonsi Magnoni*)

UniCredit is and will remain a simple and successful pan-European commercial bank, with a fully integrated Corporate & Investment Banking division and a unique network in Western and Central Eastern Europe that we make available to our large and growing client base. We respond to our clients' needs with effective solutions that exploit the synergies between the different businesses. With a focus on being the bank for the things that matter, we provide local and international expertise and, through our European network, offer unique access to the best products and services in our 13 core markets. With an extensive international network of representative offices and branches, UniCredit serves customers in 16 countries around the world.

The way we develop and deliver these solutions is as important as the solutions themselves, which is why everything we do is based on Ethics and Respect: UniCredit firmly believes that respect, as well as a strong sense of ethics, should guide all behaviours in daily activities and relationships, inspiring our way of working as 'One Team, One UniCredit'. Ethics and respect are crucial to ensure sustainable business results.

UniCredit is therefore committed to creating a positive and inclusive work environment where everyone can excel and actively contribute to our success. Hence the strong focus on Inclusion and Diversity Management, through diversity enhancement and programmes that aim to ensure opportunities for everyone according to their abilities.

For more than ten years, the Bank has been investing in disability management by implementing various initiatives including specific training for managers, programmes aimed at enhancing diversity within the Group, partnerships with major external organisations and corporate policies in line with the Joint Declaration on Equal Opportunities and Non-Discrimination signed in 2009 and the Ethics and Respect Policy signed in 2019.

In 2020, UniCredit joined the **Valuable 500**, a global movement that aims to put disability at the heart of the business agenda and to unlock the potential of people with disabilities in the business, social and economic spheres.

The Group's commitment is also strongly represented by the activities carried out during this period of pandemic that has disproportionately affected people with disabilities. For this reason, in order to support our colleagues, we have strengthened our listening skills in those countries where Disability Managers are appointed, and we have put in place all the useful measures to support our colleagues with disabilities, offering those who need it a psychological assistance service provided by a specialised external company. In particular, we would like to point out that the number of colleagues living with a disability and telecommuting has increased from 12% in the pre-Covid period to 95% during the pandemic and that other measures, such as paid leave and dedicated workspaces, have also been put in place to prioritise health, safety and flexible working. During this period, digitisation has also been an important tool for work inclusion, simplifying daily life especially for those colleagues who preferred to work from home because they were frail.

Our aim is to continue working towards becoming a fully accessible company for colleagues and customers. In this regard, the Group Intranet and the UniCredit App are accessible platforms, as is our new corporate website with a range of inclusive features. We continue to work tirelessly on these issues by organising focus groups and sharing suggestions based on real needs; we involve our colleagues who experience disability in the design phase of most internal and external products and services to ensure a 'design for all' approach.

It is important to underline that when we talk about disability, we include a wide spectrum of cases ranging from sensory disabilities to motor disabilities to invisible but not asymptomatic disabilities and any other kind of frailty.

Below you will find a brief overview of the main initiatives aimed at colleagues and clients.

## Italy

- **Reskilling Project:** this initiative aims to retrain blind and visually impaired colleagues who worked as switchboard operators before the pandemic. Project managers are being trained to facilitate the change of role. The selection process began in March 2021, involving 50 colleagues.
- **Brochure *Our differences make the difference*:** distributed to all managers, this brochure aims to help them understand the challenges faced by people with disabilities and encourage the adoption of a correct behaviour and language towards colleagues, customers and acquaintances.
- **Online meetings of voluntary groups of people with disabilities (Employee Resource Groups):**

4 working groups made up of colleagues with different disabilities (hearing, visual, motor and invisible), plus a fifth group of Disability Ambassadors. The members of these groups meet periodically with the Disability Manager to participate in work inclusion projects, but also to highlight the priorities and urgencies on which the company must focus. These people are highly motivated to contribute to fostering a truly inclusive environment and their involvement is also instrumental in finalising the company's annual inclusion strategy. During the pandemic, these groups took part in the **Progetto Autonomia** (Autonomy Project) to support colleagues with disabilities to achieve greater autonomy at work. These groups also suggested providing transparent face masks to deaf colleagues and people who work with them to facilitate communication in the office.

## Austria

- **Smartbanking in sign language:** new services, such as UniCredit Bank Austria's Smartbanking remote advice in sign language via video for deaf customers, were essential in this pandemic period.

**Free shuttle service:** UniCredit Bank Austria provided a free shuttle service for customers with disabilities who needed to travel to the branch for advisory services. The service remained active even during the pandemic.

- **Inclusion Loan:** from December 2020, UniCredit Bank Austria offered all customers with disabilities particularly favourable financing for purchases such as a visual aid tool or barrier-free design of their home.

## Germany

- **Avature – Inclusive application process:** our new application programme, Avature, has been designed to create more inclusive access for all talent. In line with the Group's policy, the growth path portal and application management by direct managers will be fully accessible according to WCAG2 guidelines. Together with partner Pfennigparade, the tool has been tested for its user-friendliness for people with physical and mental disabilities.
- **First Steps – Awareness-raising workshop for apprentices in cooperation with Pfennigparade:** new apprentices in direct contact with customers practised appropriate and targeted behaviour through role-plays during the **First Steps** training week. The training focused on the topics **Living with limitations** and **Inclusion**.

In recent years, awareness of disability issues has strongly increased because it is an issue that involves our whole society. At UniCredit we are working towards complete inclusion through a series of activities in which everyone is called upon to make a contribution. We ask people with disabilities to tell their stories and to express their needs in their daily activities: this is the only way we can support and motivate them to get involved. We encourage managers and colleagues of people with disabilities to relate to them with practical, simple and virtuous behaviours.