



BANKING WITHOUT BARRIERS

Information on the accessibility
of the Products and services
of Credit Agricole Bank Polska S.A.

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Introduction

This document explains how we ensure the accessibility of our products and services, CA24 services, branches, and contact channels for people with specific needs.

We do this in accordance with the Act of 26 April 2024 on ensuring the accessibility of certain products and services provided by business entities. In this document:

1. “You” refers to any person who can use an account on the basis of an agreement,
2. “We” refers to Credit Agricole Bank Polska S.A.,
3. “the Act” refers to the Act of 26 April 2024 on ensuring the accessibility of certain products and services provided by businesses.

There are some terms in this document that we use in a particular, specific sense. We explain these terms at the end, in the Glossary.

Communication and information accessibility

1. Basic information about our services is available in agreements, and terms and conditions. They are available at <https://www.credit-agricole.pl/dokumenty>.
2. Information on the accessibility of our products and services is available at <https://www.credit-agricole.pl/dostepnosc>.
3. You can inquire about the accessibility of products and services, and the physical accessibility of branches:
 - a. through our services: through a message or chat in the CA24 eBank service, chat in the CA24 Mobile app, or chat on our website,
 - b. at any of our branches – their list is available at <https://www.credit-agricole.pl/placowki>,
 - c. through our infoline at 19 019 (call costs vary according to operator rates).

Accessibility of documents and language

1. We describe our products and services in plain language. We want them to be understandable to everyone, regardless of their financial knowledge, education, or specific needs.
2. They comply with language comprehensibility standards at B2 proficiency level, according to the Common European Framework of Reference for Languages of the Council of Europe. In particular:
 - a. we avoid long sentences and break them into shorter ones,
 - b. we avoid abbreviations and acronyms, and if we must use them, we explain them,
 - c. we use simple words, and when we need to use complex terms, we explain them,
 - d. we use natural syntax, so it is always clear who is speaking to whom,
 - e. we use correct grammatical forms,
 - f. we use bullet points, bold text, underlining, and divide content into sections,
 - g. we address the reader directly (e.g. you, Sir, Madam, you all) and avoid overly formal expressions.
3. Some of our documents have received the Plain Polish Certificate issued by the Plain Polish Studio in Wrocław. These include:
 - a. The General Terms and Conditions of Accounts for Individuals,
 - b. The Current Account Overdraft Facility Agreement,
 - c. General Terms and Conditions of Individual Insurance for Borrowers,
 - d. General Terms and Conditions of Individual Credit Card Holder Insurance,
 - e. General Terms and Conditions of Pomoc dla Ciebie Insurance,
 - f. General Terms and Conditions of Individual Z myślą o bliskich Life Insurance,
 - g. General Terms and Conditions of the Ubezpieczenie Podróży Maxima Travel Insurance.
4. Selected documents are also available in English, French, and Ukrainian. These are available at <https://www.credit-agricole.pl/dokumenty>.
5. Our goal is for our electronic documents to comply with the current WCAG standard (more information about WCAG is available in the Glossary at the end of the document). We also check their compatibility with screen readers.

Polish Sign Language (PJM) interpreter

1. If you are deaf/Deaf (we explain the spelling in the Glossary at the end of the document) or hard of hearing, you can use a Migam Interpreter when speaking with our advisors through the infoline or at our branches. For more details, go to <https://www.credit-agricole.pl/tlumacz-migam>.
2. When using the infoline, the interpreter acts as an intermediary. You sign by video connection with the interpreter, who then connects to our infoline and relays the conversation in both directions. Using this form of contact, we can discuss our offering and services, but we cannot share any information about your finances.
3. At a branch, the advisor will connect with the interpreter by video call. Before the conversation, they will ask for your consent to share your personal data and information subject to banking secrecy with the Migam interpreter. At a branch, we can discuss your finances, as we will confirm your identity at the beginning.

Documents in a special format

1. You can request an agreement form and terms and conditions in a format that is convenient for you:
 - a. printed in large font (adjusted to your needs),
 - b. printed in Braille,
 - c. a visual recording of the content in Polish Sign Language (PJM),
 - d. audio recording.
2. We can provide you with:
 - a. forms of banking documents and informational materials, such as: agreements, account terms and conditions, card issuance and usage terms and conditions, electronic banking terms and conditions,
 - b. interest rates applicable to funds deposited in accounts and loan interest rate tables,
 - c. tables of fees and charges,
 - d. interest capitalisation dates,
 - e. foreign exchange rates,
 - f. the composition of the bank's management board and supervisory board,

- g. names of persons authorised to contract obligations on behalf of the bank or its organisational unit,
 - h. the balance sheet with the auditor's most recent report.
3. You can order these through our infoline at 19 019 (call cost according to your operator's rate) or at any of our branches.
 4. We will send you the documents within 7 days:
 - a. to your email address (audio or video recording in Polish Sign Language (PJM)),
 - b. to your mailing address in Poland,
 - c. to a branch of your choice.
 5. Selected sample documents in Polish Sign Language (PJM) are also available on our website: <https://www.credit-agricole.pl/dokumenty>.

How you can contact us

If you would like to ask about our products, services, or offer, you can contact us:

1. in person, at any branch – a list is available at <https://www.credit-agricole.pl/placowki>,
2. by phone, at 19 019 (call costs vary according to your operator's rate, more details are found in the "CA24 infoline accessibility" section),
3. by post, addressed to Credit Agricole Bank Polska S.A., ul. Legnicka, 48 bud. C-D, 54-202 Wrocław,
4. electronically:
 - a. using the form at <https://www.credit-agricole.pl/formularz-oferta>,
 - b. by messaging us through the CA24 eBank service,
 - c. by using the chat function on our website, or the chat option in the CA24 eBank service or CA24 Mobile app,
5. using the Migam Tłumacz (Migam Interpreter) app, by selecting our website <https://www.credit-agricole.pl> you will be connected with an interpreter, who will then call our infoline on your behalf.

Digital accessibility

Website

1. It is available at <https://www.credit-agricole.pl> and partially complies with the requirements of the Act
2. You can freely use the features listed below (these are fully accessible, in accordance with the Act):
 - a. search for information using the top navigation bar, the site's internal search engine, or the footer (the bottom bar of the site),
 - b. switch between profiles – from individual customers to small and medium-sized enterprises, as well as corporate and agri clients,
 - c. select product categories such as accounts, loans, savings, etc.,
 - d. use 'skip links' (elements that let you jump directly to a specific section on the current page, especially useful when using a keyboard or screen reader),
 - e. go directly to contact options and log in to the CA24 eBank service,
 - f. use text-based navigation – the breadcrumb menu (e.g. "You are here...") on a given page.
3. In some areas, you may encounter issues, such as with image legibility or content accessibility for screen readers. These are elements we are still working on to make them fully accessible:
 - a. certain content, headings, lists, links, buttons, backgrounds, images, icons, and their contrast,
 - b. some banners placed on the left-hand side of the site,
 - c. alternative text descriptions for graphics, tables, icons, videos,
 - d. loan payment calculators and simulators on selected pages,
 - e. tiles that link to specific pages and product categories,
 - f. expandable and scrollable elements on selected pages,
 - g. animated elements,
 - h. tab panels on selected pages,
 - i. some dialog boxes and pop-up messages,
 - j. file download links (e.g. for tables of fees or terms and conditions – mostly PDFs),
 - k. contact, offer, and service forms,

- l. tables embedded directly on the site (e.g. for fees and charges),
- m. filters and maps on contact pages,
- n. secondary menus with links to sections on selected pages,
- o. some charts and calendars,
- p. pop-ups for starting a chat, giving feedback, or launching a video call.

Additionally, some elements may not adapt correctly to your device's screen – they may overlap, fail to enlarge or be unusable using a keyboard.

- 4. Our products and services on the website are described in plain language (for details see the “Accessibility of documents and language” section). We are working on updating more pages – our goal is to make all content easy to understand.

CA24 Mobile app

- 1. The app offers appropriate contrast between content and images – in line with WCAG standards (explained in the Glossary at the end of the document) and plain language principles (described in the “Accessibility of documents and language” section). You can use the app with screen readers – VoiceOver or TalkBack – with no major accessibility issues. For example, you can:
 - a. activate the app,
 - b. open an account using a selfie and a photo of your ID – on Android devices (soon also available on iOS),
 - c. make transfers,
 - d. pay with BLIK,
 - e. purchase insurance, apply for a credit card or a cash loan,
 - f. explore our product range.
- 2. We have ensured the app adjusts to your device screen and contains no flashing elements that could trigger seizures. We are still working on improvements – e.g. enhancing contrast in some areas.
- 3. If you encounter difficulties performing any operation in CA24 Mobile, you can switch to the CA24 eBank service.
- 4. If you are inactive in the app for a while, the system will ask whether you want to stay logged in or log out.

CA24 eBank service

1. For most operations and activities, our CA24 eBank service is accessible to all our customers. We have adapted it and tested it with NVDA and JAWS screen readers. If you encounter difficulties performing any operation in CA24 eBank, you can switch to the CA24 Mobile app.
2. In the CA24 eBank service, you can, among other things, without major difficulty:
 - a. make a transfer,
 - b. change settings (e.g. limits),
 - c. schedule an appointment at a branch,
 - d. explore our product range.
3. For these processes and screens, we ensured contrast in accordance with WCAG guidelines (explanation available in the Glossary at the end of the document). In some places, the contrast is still too low, and we are working to improve it.
4. If needed, you can zoom in to enlarge the page by up to 400%. You can adjust text size, and the system will automatically adapt to your device's screen, both vertically and horizontally. On some individual pages, you may still encounter minor issues. We are working on addressing them, too.
5. Most actions in CA24 eBank can also be performed using a keyboard.
6. The service contains no flashing elements that could trigger epileptic seizures.
7. If you are inactive in the app for a while, the system will ask whether you want to stay logged in or log out.

Accessibility of products and services at our branches

Our products and services are available at our branches. Basic information on how to use them is available on our website and in the agreements and terms and conditions. Documents are available at <https://www.credit-agricole.pl/dokumenty>.

1. At every branch, you can speak with us in Polish, English, Ukrainian, French, and Polish Sign Language (PJM). For conversations in a foreign language or PJM, the advisor will connect online with an interpreter who will translate in both directions.
2. Before connecting with a PJM interpreter, the advisor will ask for your consent to share your personal data and information subject to banking secrecy with the Migam interpreter. This will allow for discussion of your finances or the details of personalised offers.
3. If you wish and need to, you may appoint an attorney-in-fact to assist you with full banking services and accompany you during branch visits. This person may also, if you choose, independently carry out selected operations on your behalf. Such an attorney-in-fact must be authorised by a notary.
4. In selected branches, in several major cities in Poland, we have induction loops. These use special technology to make communication easier if you are hard of hearing. You can find a list of branches equipped with induction loops at <https://www.credit-agricole.pl/placowki>, in the *Udogodnienia* (Amenities) field. Additionally, these branches display an induction loop sticker on the door.
5. At all our branches, you can access personal accounts, cash loans, overdrafts, credit cards, and mortgages in the format that suits your needs. These services are available in accordance with the Act's requirements. This means that:
 - a. Our advisor will assist you at every stage – from applying for a service, through its use, until its closure. If needed, you can also use a Migam Interpreter.
 - b. You can sign documents in our CA24 Mobile app or CA24 eBank service if you are already our customer. If you are just starting to use our services, you will need to sign the agreement in paper form at a branch.
 - c. If you are unable to read and sign the agreement, we will ask for your consent to the presence of a third party. With their assistance, we will read the agreement aloud to you, and you will sign it using a fingerprint ink stamp.
 - d. You can confirm any operation you wish to carry out after signing the agreement, e.g. deposits/withdrawals, transfers, BLIK activation, changing transaction limits, opening a savings account, with your signature. If you are unable to place your signature, two of our advisors will do it on your behalf.

- e. You can also open an account in our CA24 Mobile app, assisted by one of our advisors. You will complete the steps and sign the agreement electronically.
 - f. Deposits and withdrawals can be confirmed in the CA24 Mobile app.
6. Some services at our branches are partially accessible (as defined in the Act). These include:
- a. accepting and transferring orders to buy or sell investment fund units. Partial accessibility means:
 - i. You can use these services at branches that handle investment funds – their list is available at <https://www.credit-agricole.pl/placowki> by selecting “fundusz inwestycyjny” (“investment fund”) in the Usługa (Service) field.
 - ii. Our advisor will guide you through each stage – from applying for a service, through its use, until its closure. If needed, you can use a Migam Interpreter.
 - iii. We will provide the relevant documents in paper form. If needed, the advisor can read them out to you in the presence of a third party. We can also send them to your email address in PDF format.
 - iv. The advisor will print the agreement for you to sign. If you are unable to sign, you may give a fingerprint in ink instead
 - b. Investment advice. Partial accessibility means:
 - i. You can use this service at selected branches – their list is available at <https://www.credit-agricole.pl/doradztwo>.
 - ii. Our advisor will guide you through each stage – from applying for the service, through its use, until its closure. If needed, you can use a Migam Interpreter.
 - iii. We will provide the relevant documents in paper form. If needed, the advisor can read them out to you in the presence of a third party. We can also send them to your email address in PDF format.
 - iv. The advisor will print the agreement for you to sign. If you are unable to sign, you may give a fingerprint in ink instead.
 - v. We can provide investment recommendations by email (PDF format) or in paper form at the branch.

Physical accessibility of branches

1. You can find information about amenities at our branches:
 - a. on our website at <https://www.credit-agricole.pl/placowki>, in the *Udogodnienia* (Amenities) section,
 - b. on our website, in the CA24 Mobile app, under contact/ Branches and ATMs,
 - c. in the branches' profiles on Google,
 - d. on the doors of our branches.
2. Each branch is marked with icons that describe how it is adapted to different needs:
 - a. **person in a wheelchair** – the branch is physically accessible, meaning you can move around independently both outside and inside the branch,
 - b. **person in a wheelchair with an assistant** – the branch is physically accessible with limitations, meaning there are obstacles outside or inside that require help from someone else – someone close to you or one of our advisors,
 - c. **crossed-out eye** – the branch has amenities for people who are blind or visually impaired – here you will be able to handle your affairs even if you are blind or visually impaired,
 - d. **signing hands** – the branch has amenities for people who are deaf/Deaf and hard of hearing – here you can communicate in Polish Sign Language (PJM),
 - e. **induction loop** – the branch is fitted with a special loop that makes it easier to listen, hear sounds in conversations, giving you greater comfort, especially if you use a hearing aid.

Accessibility of ATMs and deposit machines

1. Information on how to use cash deposit machines and ATMs in our branches is available on the following pages:
 - a. <https://www.credit-agricole.pl/jak-wplacic-gotowke-we-wplatomacie>,
 - b. <https://www.credit-agricole.pl/jak-wyplacic-gotowke-z-bankomatu>,
 - c. <https://www.credit-agricole.pl/blik>.

2. On our website at <https://www.credit-agricole.pl/placowki>, under the button “*Znajdź bankomat/wpłatomat z udogodnieniami, których potrzebujesz*” (“Find an ATM/cash deposit machine with the amenities you need”) you will find a map with information on the accessibility of ATMs and cash deposit machines. They are marked with special icons:
 - a. **person in a wheelchair** – means that the area around the device and its location allow independent use if you are in a wheelchair,
 - b. **person in a wheelchair with an assistant** – means that the surrounding area and device location have architectural barriers – if you are in a wheelchair, you will need assistance from another person. In some branches, you can get support from our advisor,
 - c. **headphones** – indicates that the device offers voice assistance,
 - d. **PIN keypad with Braille markings** – shows that the buttons are labelled in Braille,
 - e. **Braille stickers** – additional machine elements are marked with Braille.

These devices are the property of our partner ITCard, we have no control over their accessibility.

Accessibility of the CA24 infoline

1. You can talk to us 24 hours a day, 7 days a week.
2. Our advisors are available Monday to Saturday from 8:00 to 20:00 – during these hours, you can handle any matter.
3. From Monday to Saturday after 20:00, and on Sundays and public holidays, only urgent matters related to security can be handled – e.g. blocking a card or access to CA24 eBank and the app.
4. When you first connect to our infoline, you will speak with Asia, our virtual advisor who can help you with most matters, and if not, will connect you with a human advisor.
5. The call cost depends on your standard rate specified in the agreement with your phone operator.
6. We have one easy-to-remember infoline number – 19 019, as well as additional landline numbers.

7. You can speak with our advisors in Polish, English, Ukrainian, French, and Polish Sign Language (through a Migam Interpreter online). To connect with the Migam Interpreter, you need any device with a browser that supports video calls (e.g. Chrome, Firefox, Opera, Safari). – a desktop, laptop, tablet, or smartphone. For more details, go to <https://www.credit-agricole.pl/kontakt#infolinia>.
8. Monday to Friday, from 12:00 to 18:00, you can also use video calls. During such calls, you can discuss our account and savings product offering, or check your credit affordability for a cash loan or credit card. To connect, you'll need a phone or computer with a camera and microphone. For more details, go to <https://www.credit-agricole.pl/kontakt/wideorozmowa>.
9. If you call us from the CA24 Mobile app, we will be able to handle your matter faster, because we will know it is you calling.
10. On the infoline, you can only use some of our services. They are not fully accessible (under the requirements of the Act):
 - a. You can apply for a cash loan or a credit card, provided you can provide the data we request yourself. You will sign the agreement in the CA24 Mobile app or CA24 eBank service.
 - b. If you want to use a current account overdraft, debt consolidation loan or mortgage loan – we can provide you with information on our offer and verify your credit affordability if you are able to give us the details we request yourself.
 - c. You can open an account and instruct operations such as transfers through the account if you are able to give us the details we request yourself. You can also open an account in our CA24 Mobile app.

Accessibility of instalment purchases (instalment loan)

1. When you make an instalment purchase with Credit Agricole at a partner's physical store:
 - a. The salesperson will fill in the loan application on your behalf.
 - b. They must enter your details in the application – you can provide these in any way, e.g. write them down or say them.
 - c. The salesperson will tell you what the decision is, or it will be sent to you by email.
 - d. We can provide credit documents in the format most convenient to you: by email, if you want to read them yourself, or as a printout – the salesperson may print them for you, or the salesperson or our infoline advisor can read them out for you.

- e. You will sign the agreement with a code sent by SMS (we will send it to your phone) and you will receive the agreement by email or get it from our document archive. For more information about our document archive, go to <https://www.credit-agricole.pl/archiwum-dokumentow>.
 - f. If you cannot provide your details or sign the agreement by yourself, you may ask for assistance.
- 2. We have no control over the physical accessibility of the stores where you can make purchases. Please check this before shopping.
 - 3. If you want to use our instalment loan at a partner's online store, you can do so from home or any other place, at any time. You will need access to a computer or any other device with a browser, e.g.: Chrome, Firefox, Opera or Safari.
 - 4. Depending on the store, you may encounter two versions of our instalment loan application, an older and a newer one. The older version is not fully compatible with screen readers, keyboard navigation or other supporting technologies. We are gradually replacing it with a newer, more accessible version. This means, among other things, that:
 - a. You can complete the application using screen readers like NVDA or Narrator.
 - b. You can navigate and easily use all functions – the instalment calculator, headers, lists, document links, buttons and contact forms, all with contrast that meets WCAG guidelines (WCAG is explained in the Glossary at the end of this document).
 - c. You can adjust text size, and the system will automatically adapt to your device's screen, both vertically and horizontally, including to a 320 px-wide screen. On some individual screens, you may still encounter minor issues. We are working on addressing them, too.
 - d. Most actions can also be performed using a keyboard.
 - e. The application form contains no flashing elements that could trigger epileptic seizures.
 - f. If the system detects inactivity for a longer period, you will be asked whether you wish to stay in the application form.
 - 5. Similarly to physical stores, we have no control over the accessibility of our partners' online stores. Check accessibility at the store where you want to make a purchase.

Complaint or notice regarding lack of accessibility

1. If you are our customer, you may file a complaint about a lack of accessibility of our products or services (as required under the Act). You can do this:
 - a. using the form <https://www.credit-agricole.pl/skarga-dostepnosc>,
 - b. by message in CA24 eBank, if you have access to it,
 - c. at any of our branches – their list is available at <https://www.credit-agricole.pl/placowki>,
 - d. through our CA24 infoline, at 19 019 or +48 71 35 49 009 (call costs vary according to your operator's rate),
 - e. by post to: Credit Agricole Bank Polska S.A., ul. Legnicka 48 bud. C-D, 54-202 Wrocław or to the address of any of our branches – their list is available at <https://www.credit-agricole.pl/placowki>.
 - f. to the Bank's address for electronic deliveries: AE:PL3770998185TIVUW29.
2. In the complaint, please provide:
 - a. your full name (or PESEL number) – if you are submitting the complaint on your own behalf; if you are submitting it on behalf of someone else (who is our customer), provide their details,
 - b. your mailing address, email address or phone number, and indicate to which contact details you would like us to respond,
 - c. information on what the complaint concerns – which product or service,
 - d. a description of the accessibility requirement that, in your opinion, is not being met by our product or service,
 - e. your expectations and how you would like the product or service to meet accessibility requirements.
3. You may receive a confirmation of receipt of your complaint if you indicate this in your complaint.
4. We will review your complaint and respond within 30 days of receipt.
5. If your case requires more in-depth analysis, we will message you before the 30-day deadline (specified in point 4) and provide:
 - a. a new response deadline – no later than 60 days from the date we received your complaint,
 - b. the reason for the delay.

6. We will respond in the manner you indicated in the complaint (point 2b above).
7. Your complaint may be accepted or not. If:
 - a. we accept it – we will specify a deadline for meeting your expected solution, no later than 6 months from the date of our response,
 - b. we do not accept – we will provide factual and legal justification.
8. If you are not satisfied with our decision, you can appeal it. Do so using the same method you used to submit the complaint (see point 1 above).
9. You can file a suit with the district court or regional court:
 - a. with jurisdiction over your place of residence or registered office, if the matter relates to a banking operation, or
 - b. over the place of performance of the agreement – if the matter concerns an agreement (its conclusion, content, amendment, confirmation of existence, performance, termination, invalidation, or compensation for non-performance or improper performance),
 - c. over our registered office – this is the District Court for Wrocław-Fabryczne in Wrocław (address: Sąd Rejonowy dla Wrocławia-Fabrycznej ul. Świebodzka 5, 50-046 Wrocław) or the Regional Court in Wrocław (address: Sąd Okręgowy we Wrocławiu ul. Sądowa 1, 50-046 Wrocław) – depending on the amount in dispute).
10. The list of addresses of common courts is available at:
<https://dane.gov.pl/pl/dataset/985.lista-sadow-powszechnych>.
11. In addition to a complaint, you may send a notice to the President of the Management Board of PFRON (State Fund for the Rehabilitation of Disabled Persons) stating that our product or service does not meet accessibility requirements.
12. This notice should contain:
 - a. identification of the product or service you are reporting,
 - b. description of the accessibility requirement that, in your opinion, is not being met by our product or service,
 - c. identification of us as the business entity providing the product or service,
 - d. your full name, mailing address, email address or phone number – depending on how you wish to receive a response.

13. You may submit the notice:

- a. in person at PFRON (State Fund for the Rehabilitation of Disabled Persons) or by post – to PFRON's address (Aleja Jana Pawła II 13, 00-828 Warszawa), or to the designated electronic delivery address,
- b. by phone or in person during a visit to PFRON – with the notice formally recorded,
- c. electronically, if the President of PFRON provides such an option,
- d. in Polish Sign Language (PJM) – either to be formally recorded during a visit or as a video recording if such a form is made available by the President of PFRON.

14. To the notice attach a copy of

- a. your complaint, if you made one,
- b. the response to the complaint, or confirmation that you did not receive a response within the required timeframe.

Glossary

1. deaf/Deaf person – We distinguish between two groups. Lowercase “deaf” refers to people who do not hear – describing their functional condition. Uppercase “Deaf” refers to people who identify as part of the Deaf community – a group that uses Polish Sign Language (PJM), and shares its own traditions, values, and identity.
2. Product – refers to ATMs and cash deposit machines at our branches.
3. Service – refers to personal accounts, cash loans, instalment loans, current account overdraft facilities, credit cards, mortgage loans, investment funds and investment advisory services from our offering.
4. WCAG (Web Content Accessibility Guidelines) – international guidelines that help make websites and online services accessible to everyone, including people with various disabilities (e.g. visual, auditory, mobility, or learning limitations).