



UNI Financial Cooperation

Accessibility Plan 2023-2026

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General

Contact information

You can request a copy of UNI Financial Cooperation's Accessibility Plan and/or Feedback Process in an alternate format, or provide feedback on our Accessibility Plan and all accessibility matters at UNI by contacting our Accessibility Team using any of the following methods:

- Email: accessible@office.uni.ca
- Telephone: 1-888-359-1357
- Mailing address: Accessibility Team – Talent Management, 295 Saint-Pierre Boulevard West, P.O. Box 5554, Caraquet, NB E1W 1B7

Canadians who are deaf, hard of hearing or speech impaired can register with [Canada VRS](#), a free service, to make phone calls. Canada VRS callers are connected to a sign language interpreter who provides real-time interpretation for the call.

About UNI

UNI is a financial cooperative that focuses on the sustainable prosperity of UNI, its members and clients. It provides banking services such as financing and credit insurance to individuals and businesses. For 87 years, UNI has been contributing to the economic stability of the communities in which it operates and encourages and promotes citizen participation in its cooperative mission.

With \$5.4 billion in assets, UNI is the largest Acadian Francophone financial institution (as of December 31, 2022). While playing a leadership role on New Brunswick's economic chessboard, it is an important provincial employer and capitalizes on the skills of more than 1000 employees and 187,200 members and clients.

UNI invests in causes and initiatives that support local prosperity. In 2022, UNI bestowed \$2.7 million dollars in donations, sponsorships, and scholarships. In 2023, UNI paid \$5 million in individual dividends.

Accessibility statement

At UNI, we strive for our relationship with members and clients to reflect our core values: **Solidarity**, **Responsibility**, and **Courage**.

To remain true to our values, we must create an inclusive environment for all our employees, members and clients, suppliers, and partners.

These collective efforts will help eliminate barriers to accessibility and support the equitable participation of people with disabilities in all areas of our business.

The commitments outlined in this plan will make it possible for UNI to effectively address the current-state barriers and drive meaningful improvement in accessibility.

Guiding principles

These guiding principles direct the actions we take in implementing our accessibility initiatives:

- **Create an inclusive culture** by working together to integrate accessibility into our behaviors;
- **Collaborate with people with disabilities** to understand barriers in our workplace and identify solutions;
- Recognize that it is a **continually evolving process**;
- Encourage **education and awareness of the importance of accessibility throughout the entire organization**;
- **Provide an inclusive work environment** to all employees with disabilities.

Feedback process

UNI and the Accessibility Team recognize the importance of feedback in our ongoing journey towards accessibility. We welcome your feedback by contacting our Accessibility Team in one of the following ways:

- Email: accessible@office.uni.ca
- Telephone: 1-888-359-1357
- Mailing address: Accessibility Team – Talent Management, 295 Saint-Pierre Boulevard West, P.O. Box 5554, Caraquet, NB E1W 1B7

We will respond to all feedback received, except for feedback submitted anonymously.

We will respond to you in the same way you contacted us.

Anonymous feedback can be provided by mail, online form or by email (as long as the email address used is generic and does not identify any personal information or a personal signature).

If you wish to provide anonymous feedback:

- Do not provide your name or other identifying information when you submit your feedback (for example, your email address or phone number)
- Do not include your return address on the envelope if you send feedback by mail

Feedback on accessibility is shared with our Accessibility Team. All feedback on accessibility and UNI's responses will be documented in a database managed by the Accessibility team. The feedback received will be used to identify, eliminate and prevent barriers to accessibility, inform our annual accessibility progress reporting, and enhance future consultations processes.

In accordance with the *Accessible Canada Regulations*, all feedback and responses (including any personal information you provide), will be kept for a period of seven years.

Alternate formats

Copies of our feedback process, accessibility plan or progress reports can be obtained by contacting our Accessibility Team by:

- Email: accessible@office.uni.ca
- Telephone: 1-888-359-1357
- Mailing address: Accessibility Team – Talent Management, 295 Saint-Pierre Boulevard West, P.O. Box 5554, Caraquet, NB E1W 1B7

Formats available and timeliness:

- Print: 15 days;
- Large print (larger, clearer font): 15 days;
- Electronics compatible with adaptive technology: 15 days;
- Braille (a system of raised dots that blind or visually impaired people can read with their fingers): 45 days;
- Audio (recording of a person reading the text aloud): 45 days.

Priority areas

Our plan targets six accessibility areas that, in our opinion, are essential to achieving our accessibility vision:

- Employment;
- The built environment;
- Information and communication technologies (ICT);
- Communications, other than ICT;
- Procurement of goods, services and facilities;
- The design and delivery of programs and services.

Overview of the accessibility plan

To prepare this accessibility plan, UNI assessed the current state of its accessibility. We worked alongside the leaders of each accessibility priority area and led numerous consultations with members of the disability community.

To identify and understand existing barriers to accessibility, we consulted members of the disability community in the following manner by:

- conducting an employee accessibility survey;
- conducting an external stakeholder accessibility survey; and
- external consultations with members of the disability community.

Refer to the *Consultations* section of this plan for details of the consultations that were conducted.

UNI is aware that working towards accessibility is an ongoing, constantly evolving process. This plan was created with the invaluable assistance of members of the disability community, and we will continue collaborating with them and learning from them to be accessible moving forward.

The plan covers the next three-year period (2023 to 2026). It will then be replaced by a new one.

The following points outline our main accessibility goals:

- Recruit, develop and retain more employees with disabilities;
- Raise employee awareness about accessibility needs and practices;
- Improve our accommodation processes throughout our operations, including employment, our built environment and services provided to members and clients;
- Ensure our technology is updated to be accessible; and
- Communicate in a clearer and more accessible manner with our employees, our members and clients, and other stakeholders.

Areas described under section 5 of the *Accessible Canada Act (ACA)*

Employment

Where is UNI now?

UNI is committed to creating and maintaining an inclusive environment for all employees, including those with disabilities. Currently, UNI has policies (e.g., human resources and recruitment policies) in place to promote an equitable talent experience for all employees and prospective candidates. UNI also has a hybrid working model for some of its positions, which can be helpful to support all employees who prefer and benefit from working remotely without stigmatizing them in the process. While we do not have a formal accommodations process in place, we are committed to providing employees with disabilities with timely accommodations, upon request. Lastly, employees have the option to self-identify as a person with a disability on UNI's internal portal. This survey representation data is a data point that allows us to measure our progress in recruiting, advancing and supporting employees with disabilities.

What we heard through internal consultations

Our employees shared positive comments regarding UNI's accessibility practices and feel that if requested, UNI would make the necessary accommodations available. The consultations did identify an opportunity for UNI to document and communicate the accommodation process for employees.

What we heard through external consultations

Over 10 external consultations with people self-identifying across a range of disabilities to understand their experiences accessing employment and any barriers encountered during recruitment, onboarding and employment. While the feedback shared by consultation participants did not necessarily all relate to experiences with UNI, understanding the barriers that people with disabilities face with regards to recruitment and employment in New Brunswick was helpful in identifying barriers and opportunities that may exist at UNI.

External consultation participants shared that the following are important considerations to ensure accessibility in the recruitment, onboarding, and employment processes:

Recruitment

- Accessibility and readability of corporate websites, online career portals, and job postings, including compatibility with assistance technologies;
- Clear and simple job application process;
- Clear and accessible communication of accommodation processes, including the identification of accommodation contact persons; and
- Reasonable minimum experience and skills requirements within job postings.

Employment

- Clearly documented and communicated employment contracts;
- Accessibility and disability inclusion training provided to all employees and managers;
- Open and supportive leader-led dialogue about inclusion of people with disabilities;
- Initiatives geared to connect and support people with disabilities (e.g., resource groups for employees, mentoring programs, possibilities of coaching, etc.); and
- Efforts to continually improve accessibility and inclusion for people with disabilities.

UNI will continue to take deliberate actions to improve accessibility in recruitment, onboarding, and employment processes. The feedback received through the internal and external consultations have been a source of inspiration in developing key commitments and will guide our efforts moving forward.

Commitments

- Communicate UNI's commitment towards accessibility both internally and externally (e.g., on internal and external websites, in job descriptions and job postings);
- Communicate the existence of accommodation processes during the recruiting process (e.g., in job offers, invites for job interviews, etc.);
- Provide education or awareness training on diversity and inclusion, including specifically inclusion of people with disabilities;
- Design and implement recruitment, onboarding, and talent management strategies to hire, train, and retain more people with disabilities and/or members of equity deserving groups;
- Review and prioritize organizational policies using an accessibility lens to help foster a workplace that is inclusive, secure, and welcoming to people with disabilities;
- Review and update the self-identification diversity questionnaire to be more inclusive;
- Document and communicate the accommodation process to all employees;
- Diversify the talent pool by working with external organizations that focus on the employment of people with disabilities; and
- Develop a communications calendar relating to accessibility initiatives and days of significance for people with disabilities.

The built environment

Where is UNI now?

UNI has several branches and regional offices across New Brunswick. Some buildings are owned whereas others are leased. We aim to make our business premises accessible to all employees, members and clients, suppliers, partners and any individuals visiting our places of business. Accordingly, we've taken the following measures to make our built environment more accessible:

- Some of our buildings have accessibility features, such as accessible parking spaces and automatic doors; and
- A monitoring checklist specific to each place of business exists to facilitate the inspection of the workspaces.

While we recognize the positive points mentioned above, we are aware that we can do more to make our built environment more accessible.

It is important to keep in mind the feedback collected as part of our internal and external consultations as we move forward with our accessibility efforts.

What we heard through internal consultations

UNI employees shared the following opportunities during the employee accessibility survey:

- Improve access and space for wheelchair mobility;
- Have more seating options available for members and clients waiting to be served; and
- Offer more quiet or private UNI workspaces to reduce distractions for neurodivergent employees.

What we heard through external consultations

External consultation participants shared that UNI must keep the following considerations in mind to create accessible built environments for its employees, members and clients:

- Multiple and sufficient accessible seating options in the waiting areas of places of business and office public spaces (e.g., reception area);
- Accessible teller desks and ATMs;
- Accessible signage inside and outside of buildings;
- Clear directions for guidance to and around branches and UNI buildings, including braille text in public office spaces to help with building navigation;
- Accessible lighting in all of the buildings;
- Adequate contrast in the entryways, halls, and stairways;
- Accessible parking (where parking is provided);
- Handrails on stairs;
- Automatic doors or electronic push-buttons to open doors in all built environment spaces; and
- Accessible accommodation processes for sensory and mobility needs (e.g., noise reduction headsets, ergonomic chairs, accessible offices).

UNI will continue to improve accessibility of its business premises. Accordingly, UNI has developed a set of commitments, including assessing the accessibility of its existing premises and implementing guidance for the accessibility of buildings.

Commitments

- Document inventory and evaluate UNI's places of business for accessibility.
- Initiate the development of accessibility standards for UNI's places of business and implement a process to monitor compliance against the standards.
- Integrate accessibility principles and standards into the modernization plan.
- Implement and communicate the accommodation process, including possible accommodations in the built environment.
- Review UNI's places of business evacuation plans to ensure they are accessible and that the evacuation solutions take into account people with disabilities.
- Assess whether UNI's offices have sufficient private or quiet workspaces wherein employees who require it can fulfil their activities.

Information and communication technologies (ICT)

Where is UNI now?

We use various digital tools and technologies as part of our operations and to communicate with members, clients, and employees, including:

- Our website;
- Facebook;
- Instagram;
- YouTube;
- LinkedIn.

While we've made efforts to make our digital content accessible, we acknowledge that there is still work to be done.

What we heard through our internal consultations

UNI employees shared the following opportunities through the accessibility survey:

- Improve accessibility of UNI's website;
- Define an accommodation process for the ICT;
- Improve the ICT staff's digital accessibility skills and their ability to support employees with the installation or use of digital tools and technologies.

What we heard through our external consultations

External consultations with people with disabilities specifically identified the following barriers relating to ICT on UNI's website:

- Limited white space/visual overload;
- Difficulty navigating;
- Insufficient contrast between colours;
- Images without alternative text;
- Numerous links;
- Numerous buttons without titles;
- Positioning of buttons; and
- Tables without appropriate column titles.

External consultation participants also shared considerations regarding digital accessibility that are not specific to UNI but are important to consider as UNI seeks to enhance digital accessibility and ICT accommodation processes:

- Having an accessible external website, compatible with current digital assistance technologies and respects recognized digital accessibility standards;
- Using plain and clear language on the external website and in all ICT communications;
- Aiming for digital accessibility across all digital platforms and applications used by employees, members and clients, suppliers, and partners;
- Putting in place a process to ensure the accessibility of any internal or external digital content;
- Providing accessible digital templates and forms or alternate digital formats;
- Offering points of contact that can provide assistance on the use of digital platforms, applications, and other technologies used in the organization;
- Training and raising the digital accessibility awareness of ICT teams;
- Training and raising the awareness of ICT teams to processes relating to accommodations, assistance technologies, and how to support people with disabilities;
- Putting in place ICT accommodation processes that take into consideration the preferences and needs of employees with respect to the selection and configuration of assistance technologies;
- Regularly consulting people with disabilities to verify whether the accommodation process in place and/or the assistance technologies available respond well to their needs; and
- Ensuring accessible navigation of ATMs.

The following commitments were developed by UNI to progressively remove ICT barriers and improve digital accessibility, using feedback received through the consultations. The process to make UNI's website and digital assets truly accessible will be lengthy. However, we commit to making significant progress in this direction.

Commitments

- Create a remediation plan to remove barriers to accessibility identified on UNI's external website;

- Formalize and communicate the ICT accommodation process to employees;
- Create a catalogue of approved assistive technologies to help provide employees with disabilities with the option to select the type of accommodation they require; and
- Train staff on digital accessibility, support, and communication with people with disabilities.

Communications, other than ICT

Where is UNI now?

UNI develops, distributes, and provides access to its members and clients, employees, suppliers and partners, various information and internal and external resources through:

- Press releases;
- Documents on products and services;
- Website;
- Social media;
- Face to face;
- Telephone;
- Postings in places of business; and
- Mail.

UNI is committed to building accessible and inclusive communication channels. Our website features sections dedicated to those between the ages of 16 to 30, and another for those who are over 60 years old. When organizing public events, we make it a point to examine accessibility considerations, such as the availability of accessible seating options, and the accessibility of being able to move around in a wheelchair.

What we heard through internal consultations

UNI employees shared the following opportunities through the accessibility survey:

- Review the documents and communications shared to members and clients to ensure they are accessible;
- Have more options to control the music volume being played at the branches to facilitate communication with members and clients;
- Train and equip employees on accessible communication techniques; and
- Communicate efficiently and in a timely manner regarding operating interruptions and opening hours of service points.

What we heard through external consultations

External consultation participants shared that UNI should consider the following as it seeks to enhance the accessibility of communications:

- Use plain language when communicating information on financial products and services, including member and client contracts;
- Make communications available in alternate formats (e.g., audio, large print, braille);

- Have alternate text for the images and accessible subtitles for social media posts;
- Provide organizational guidelines on accessible methods of communicating and the tools available to support or promote accessibility; and
- Provide members, clients, and employees with accessible channels to provide feedback and to receive answers in a timely manner.

UNI is committed to implementing the actions described below to improve the accessibility of its communication methods, for its employees, members, clients, suppliers and partners. UNI would like its messages, announcements, and any other internal or external communications to be accessible to all people with disabilities.

Commitments

- Establish standard accessibility criteria for organizational communications;
- Ensure that the accessibility functions of Microsoft Office are activated;
- Educate the various sectors that communicate with members, clients, employees, and partners on established accessibility criteria and include them in any new communication;
- Review and prioritize the existing communication documents that need to be more accessible;
- Begin the process of updating communication documents to make them accessible; and
- Provide accessible and electronic templates to employees.

The procurement of goods, services and facilities

Where is UNI now?

UNI purchases technologies, goods and services to support its operations and services. Accordingly, a formal process exists and guides the procurement of goods and services with suppliers. To date, no data on the diversity of UNI's suppliers has been collected. Additionally, the accessibility of our suppliers is not consistently included in the assessment criteria of our process for selecting goods and services suppliers.

Commitments

- Establish relationships with accessibility services suppliers, such as suppliers providing publishing and communication services in braille, large print, digital voice assistance, closed captioning, and sign language interpretation;
- Provide accessibility training for those responsible for the goods and services procurement process;
- Set up a process to collect information about new suppliers' accessibility practices to facilitate the eventual implementation of relevant performance indicators;
- Establish a process for assessing the accessibility practices of suppliers;
- For suppliers with whom UNI already does business, develop a plan to identify a list of suppliers owned by people with disabilities and suppliers with strong accessibility practices; and
- Update procurement documents to reflect accessibility considerations (e.g., questionnaires, processes, templates, guidelines, and contracts).

The design and delivery of programs and services

Where is UNI now?

We wish for all our members and clients to feel included and our aim is to provide accessible products and services. Some of our existing accessibility practices support:

- Caregivers to accompany and assist people with disabilities so that they can access all of our products and services;
- Guide dogs and other service animals may access all of our service points; and
- Accommodations requested by our members and clients be provided in a timely manner.

What we heard through our internal consultations

UNI employees shared the following opportunities through the accessibility survey:

- Make branches more accessible (please refer to the accessibility area related to the built environment to learn more about our commitments on this topic);
- Make the information on the website more accessible by expanding the font size of certain texts, using a plain language, and making navigation easier (note: these elements were taken into consideration when developing the ICT and Communications accessibility plans); and
- Clearly communicate the accommodations processes and other support measures available to our members and clients.

What we heard through external consultations

The feedback shared by consultation participants did not necessarily all relate to experiences with UNI. The participants did, however, indicate that the following elements must be considered to ensure the design and delivery of accessible services:

- Clearly communicate the accommodations process and other support measures available to clients and members;
- Provide information about products and services in alternate accessible formats;
- Provide accessible digital platforms that have been tested by people with disabilities;
- Provide training to front-line and customer service employees on accessible communications and accessibility; and
- Provide accessible ATMs and service counters.

UNI has defined a set of commitments taking into consideration the feedback received during consultations. These commitments aim to improve the accessibility of the services offered to our members and clients, regardless of the nature of disability, the service delivery method they choose, or if they are on site or online.

Commitments

- Review and prioritize the documents supporting our products and services to include plain and clear language;

- Provide training on accessibility and equip client facing teams on ways to support and better interact with members and clients with disabilities;
- Equip employees who are in direct contact with members and clients with the tools needed to enable them to address the potential accessibility needs of members and clients;
- Communicate in a plain, clear, and proactive manner UNI's commitment to its members and clients in terms of accessibility (e.g., website, signage in branches);
- Communicate internally in a plain, clear, and proactive manner UNI's accessibility standards to its members and clients;
- Assess the level of accessibility of UNI's products, services, and practices by including accessibility in satisfaction surveys sent to members and clients.

Transportation

This accessibility area in the Act relates to removing and preventing barriers within the federal transportation network. Given the nature of UNI's business, this area has not been included in the scope of the accessibility plan.

Consultations

We recognize the importance of listening to and learning from the experiences of people with disabilities for UNI to have real impact identifying, eliminating, and preventing barriers to accessibility. We are deeply grateful to everyone who has provided UNI with accessibility feedback to date. The perspectives, experiences, and information shared with us directly helped shape our accessibility action plan.

UNI took a comprehensive approach to consultations, which helped us identify barriers to accessibility and the steps we should take to remove those barriers. Our consultation approach included the following:

- An employee accessibility survey, distributed by email;
- An external accessibility survey for members, clients and external stakeholders made available on UNI's public website;
- External consultations with local members of the disability community.

Employee accessibility survey

UNI conducted an anonymous employee accessibility survey in February 2023 to obtain feedback on accessibility barriers related to the following six accessibility areas:

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

UNI received over 500 responses to the accessibility survey from employees, some of whom self-identified as being neurodivergent and/or as having a disability. The survey allowed us to identify some of the barriers currently affecting our employees and the steps we should take to eliminate them.

External accessibility survey for members, clients and external stakeholders

Over 70 people responded to our anonymous external accessibility survey in February 2023, including some respondents who self-identified as being neurodivergent and/or as having a disability. Feedback received from our members, clients and other community stakeholders was very informative to identify barriers related to information technology, the built environment, external communications, and the design and delivery of our services.

External consultations with local members of the disability community

UNI conducted more than 10 individual local external consultations with people identifying across a range of disabilities to obtain feedback on accessibility. Consultations were held with members of the following 3 external networks:

- The Canadian National Institute for the Blind (CNIB);
- Ability New Brunswick;
- Open Collaboration for cognitive accessibility.

Individual external consultations took place online via Microsoft Teams, and we ensured their accessibility by:

- Sending participants the discussion guides ahead of the consultations in accessible formats;
- Offering participants alternate communication and meeting formats based on their preferences and accommodation needs.

The external consultations performed engaged a diverse group of participants. Participants in the external consultations self-identified as having the following disabilities:

- Blindness;
- Partial vision;
- Deafness, hearing impairment;
- Autism;
- Dyscalculia;
- Attention deficit disorder with or without hyperactivity (ADD/ADHD);
- Cerebral Palsy
- Various physical disabilities.

While the feedback shared by consultation participants did not necessarily all relate to experiences with UNI, understanding the barriers that people with disabilities face within financial institutions in New Brunswick was helpful in identifying barriers that may exist at UNI. Participants shared their perspectives on barriers to accessibility across the areas of interest, including employment, the built environment, ITC, communication (other than ITC), service design and delivery. In addition to sharing general experiences, some participants also provided feedback on the accessibility of the UNI website. The insights shared during consultations helped UNI identify additional barriers and determine the steps to take to advance accessibility.

Glossary

Accessibility

The degree to which a product, service, program, or built environment is available to be accessed or used by all.

Accessible Canada Act (ACA)

The Accessible Canada Act (the « Act ») represents the Government of Canada's commitment with respect to advancing accessibility and the rights of people with disabilities. The objective of the Act is to achieve a barrier-free Canada by 2040 through the identification, prevention and elimination of barriers across the following 7 accessibility areas:

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

«Nothing Without Us » is a key principle of the Act, meaning organizations need to consult with people with disabilities during the creation of programs, policies and services which impact them. Important consultations with people with disabilities were performed during the development of the Act itself, and in to comply with the Act's regulations, regulated organizations must also do so.

The Act requires all regulated entities, including UNI to :

- Develop and publish an accessibility plan
- Establish and publish a feedback process
- Develop and publish annual reports describing the progress achieved against the established accessibility plan, in consultation with people with disabilities and taking into account all feedback received.

Accommodation

Any change in the working environment that allows a person with functional limitations in their abilities to do their job. Changes can include:

- adapting the physical workspace
- adapting equipment and tools
- allowing flexible work hours
- job-sharing

- relocating the workspace within the greater workplace
- allowing work from home
- reallocate or exchange of some non-essential tasks for others, and
- allowing time off for medical appointments

Accommodations (adjustments) can be temporary, periodic, or long-term, depending on the employee's situation or changes in the workplace.

Barrier

Anything that hinders the full and equal participation in society of people with an impairment, including the following impairments:

- physical
- mental
- intellectual
- cognitive
- learning
- communication
- sensory, or
- functional limitation

Barriers can be physical, architectural, technological, or attitudinal, anything that is based on information or communications or anything that is the result of a policy or a practice. (Source: Accessible Canada Act)

Disability

Any of the following impairments:

- physical
- mental
- intellectual
- cognitive
- learning
- communication
- sensory, or
- functional limitation

Whether permanent, temporary or episodic in nature, manifest or not, and whose interaction with a barrier hinders a person's full and equal participation in society. (Source: Accessible Canada Act)

Employee

A person employed by UNI Financial Cooperation

Members and clients

Individuals, enterprises or their representatives, serviced by or using services delivered by UNI Financial Cooperation

People with disabilities

People who have a long-term or recurring physical, mental, sensory, psychiatric, or learning impairment and who:

- consider themselves to be disadvantaged in employment by reason of that impairment, or
- believe that an employer or potential employer is likely to consider them to be disadvantaged in employment by reason of that impairment

People with disabilities include people whose functional limitations owing to their impairment have been accommodated in their current job or workplace. (Source: Employment Equity Act)

Self-identification

Self-identification is the term used for the collection of employment equity information voluntarily provided by employees, under the authority of the Employment Equity Act. The information is used for the purposes of analyzing and monitoring the progress of employment equity groups and for reporting on workforce representation. (Source: Public Service Commission of Canada Self-Declaration Information)