UX HEURISTIC ANALYSIS · BANKS AND INSURERS

Scotiabank.com: a UX heuristic analysis

For Scotiabank’s digital product team

ASSESSED	30 October 2026
PUBLISHED	31 October 2026
EXAMINED	47 pages of Scotiabank at desktop (1440 px), tablet (820 px) and phone (390 px)
METHOD	I read 47 public pages signed out at three sizes (1440 × 900, 820 × 1180, 390 × 844) in headless Chromium on 30 October 2026, measured them with axe-core and the engine’s own checks, and checked every finding by hand. Requests to advertising and analytics hosts were refused, so load time and layout shift aren’t counted. The sign-in page wasn’t read, so nothing here covers signing in. secure.scotiabank.com answered HTTP 403 on 30 October and again on a paced retry from a fresh profile on 31 October, and the address the newer page template links to for signing in didn’t load within 30 seconds. I read Activate Scotia OnLine instead, the page for getting online access rather than a sign-in form. I reviewed the pages from Toronto, Canada.

LAST CHECKED 30 OCTOBER 2026. THE SITE MAY HAVE CHANGED SINCE. THIS PAGE SHOWS WHAT I SAW ON THAT DAY.

SUMMARY

Scotiabank.com names its search box 'trending search results below', and its loan calculator has no labels

Scotiabank.com's header search box is named 'trending search results below' or, on 25 of 47 pages, 'Trending Search is available and can be access through arrow keys'. The Personal Loan Calculator's 3 inputs have no label, the locator's Search button has no name at 390 px, and the French card page names 'Afficher tout' as 'Masquer tout 5 accordions'. axe found 18 rules failing across 47 pages at 3 sizes, which I read from Toronto, Canada. I couldn't read the sign-in page, because secure.scotiabank.com refused the browser with HTTP 403.

Where to start

1 The header search box is named 'trending search results below' MEDIUM

13 The Personal Loan Calculator's 3 inputs have no label MEDIUM

18 The locator's Search button has no name at 390 px MEDIUM

15 The Offers filter is a select with role 'tablist' and no name MEDIUM

19 The French card page names 'Afficher tout' as 'Masquer tout' MEDIUM

FINDINGS BY LEVEL

HIGH	MEDIUM	LOW	BEST PRACTICE
0	13	7	0

The 20 findings

The findings about the whole site come first, then each page in the order I examined it, most severe first within each. The levels (high, medium, low, best practice) are explained on the method page.

FINDING 1 MEDIUM

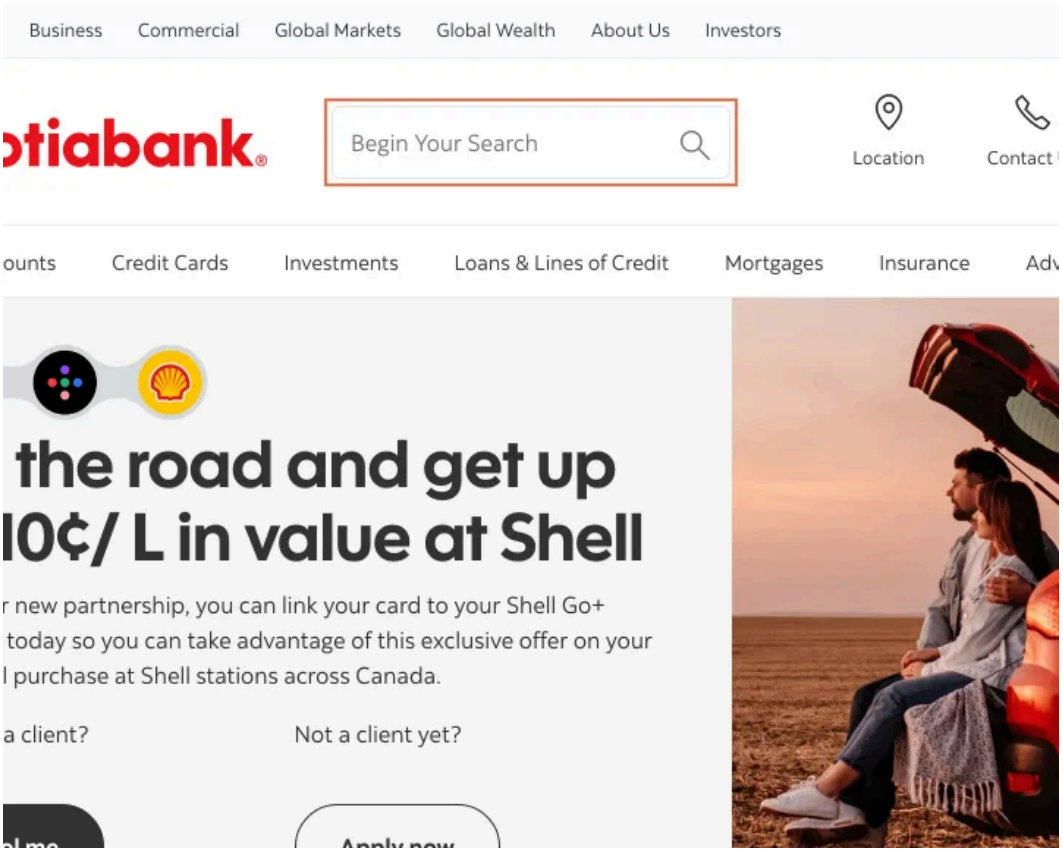
The header search box is named 'trending search results below'

WHERE	HEURISTIC	SEEN AT	EFFORT TO FIX
Home	Accessibility	Desktop	Small

WCAG 2.2

2.5.3 Label in Name (level A)

4.1.2 Name, Role, Value (level A)



Desktop, 1440 px wide, taken 30 October 2026. The frame marks what the finding is about.

OBSERVATION

The header search box shows 'Begin Your Search' but is named 'trending search results below' on 10 pages and 'Trending Search is available and can be access through arrow keys' on 25. axe reports label-content-name-mismatch on 46 of 47 pages. The notice's 'Policy' is named 'More information about your privacy, opens in a new tab', and 'English' is 'Select language' on 9 pages.

IMPLICATION

A screen reader announces a message about trending results where a visitor expects 'Search', with a typo on 25 pages. A voice-control user who says 'Policy' or 'English' doesn't reach the control.

RECOMMENDATION

Name the box 'Search' through its label and move the trending message to a live region that speaks only when results appear. Start each aria-label with the visible word, or remove the aria-label.

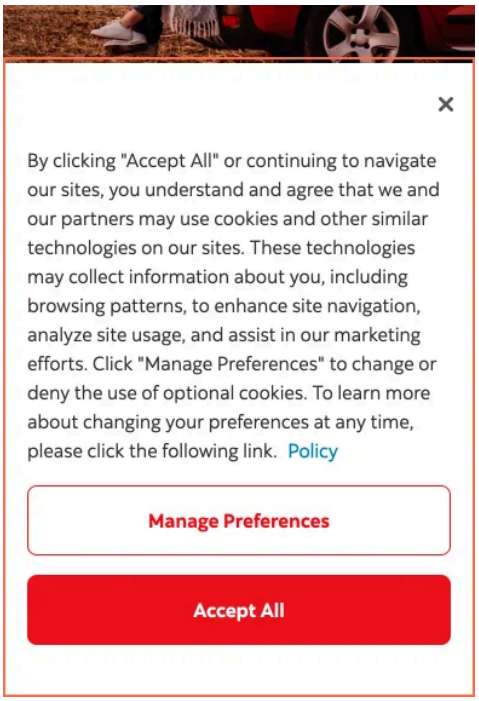
MEASURED

```
Search box named 'trending search results below'
axe label-content-name-mismatch: 1 element (serious)
```

FINDING 2 ☐ LOW

The privacy notice covers 524 px of an 844 px phone screen

WHERE	HEURISTIC	SEEN AT	EFFORT TO FIX
Home	Mobile and touch	Phone	Small



Phone, 390 px wide, taken 30 October 2026. The frame marks what the finding is about.

OBSERVATION

At 390 × 844 the privacy notice takes 390 × 524 px from y 320 on first load. On Bank Accounts it covers the carousel's Previous and Next buttons.

IMPLICATION

A first-time visitor on a phone sees less than half the screen until the notice is answered.

RECOMMENDATION

Shorten the notice at phone width, so it stays under about a third of the screen, and link to the full text.

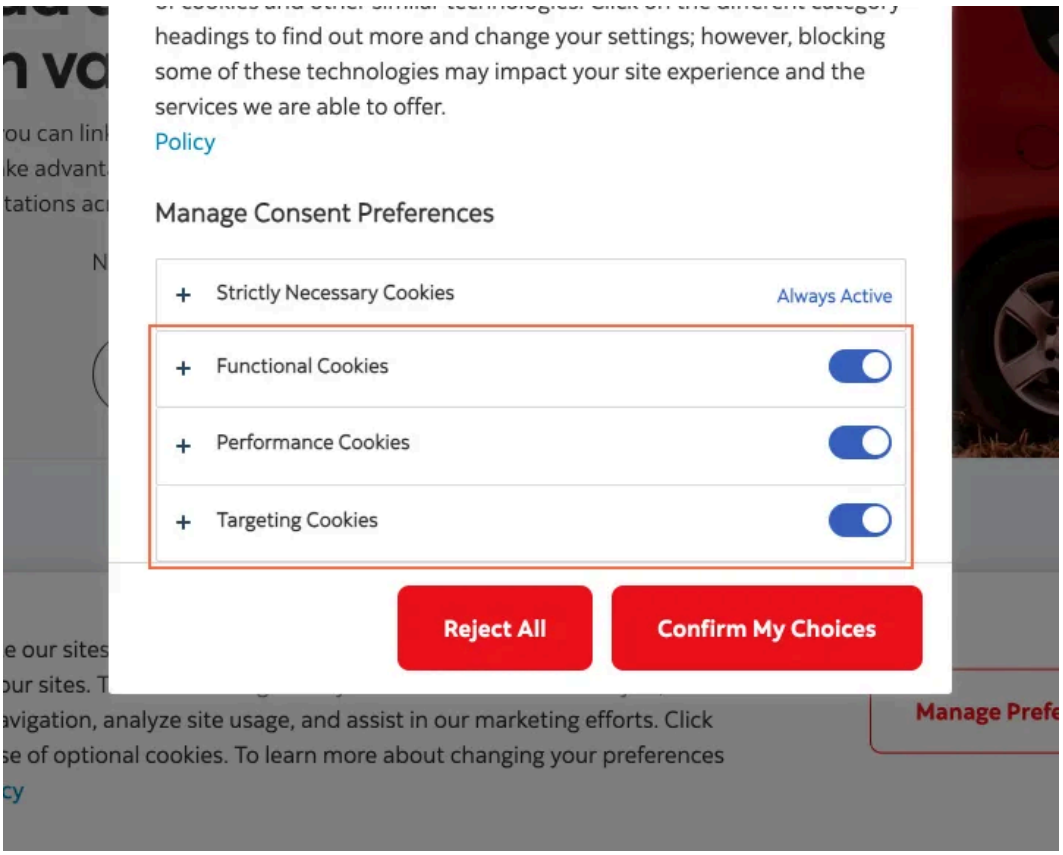
MEASURED

> Privacy notice: 390 × 524 px of the 844 px screen
>
> Overlap: 48 × 48 px (2304 px²)

FINDING 3 ☐ LOW

The preference panel opens with Targeting Cookies on

WHERE	HEURISTIC	SEEN AT	EFFORT TO FIX
Home	User control and freedom	Desktop	Small



Desktop, 1440 px wide, taken 30 October 2026. The frame marks what the finding is about.

OBSERVATION

'Manage Preferences' opens a panel where Functional, Performance and Targeting Cookies are all switched on before any choice. The notice says that pressing 'Accept All' or continuing to navigate agrees to cookies. The panel has a 'Reject All' button.

IMPLICATION

A visitor who opens the panel to choose finds the optional cookies already selected.

RECOMMENDATION

Open the panel with the 3 optional switches off, so 'Confirm My Choices' records what the visitor picked.

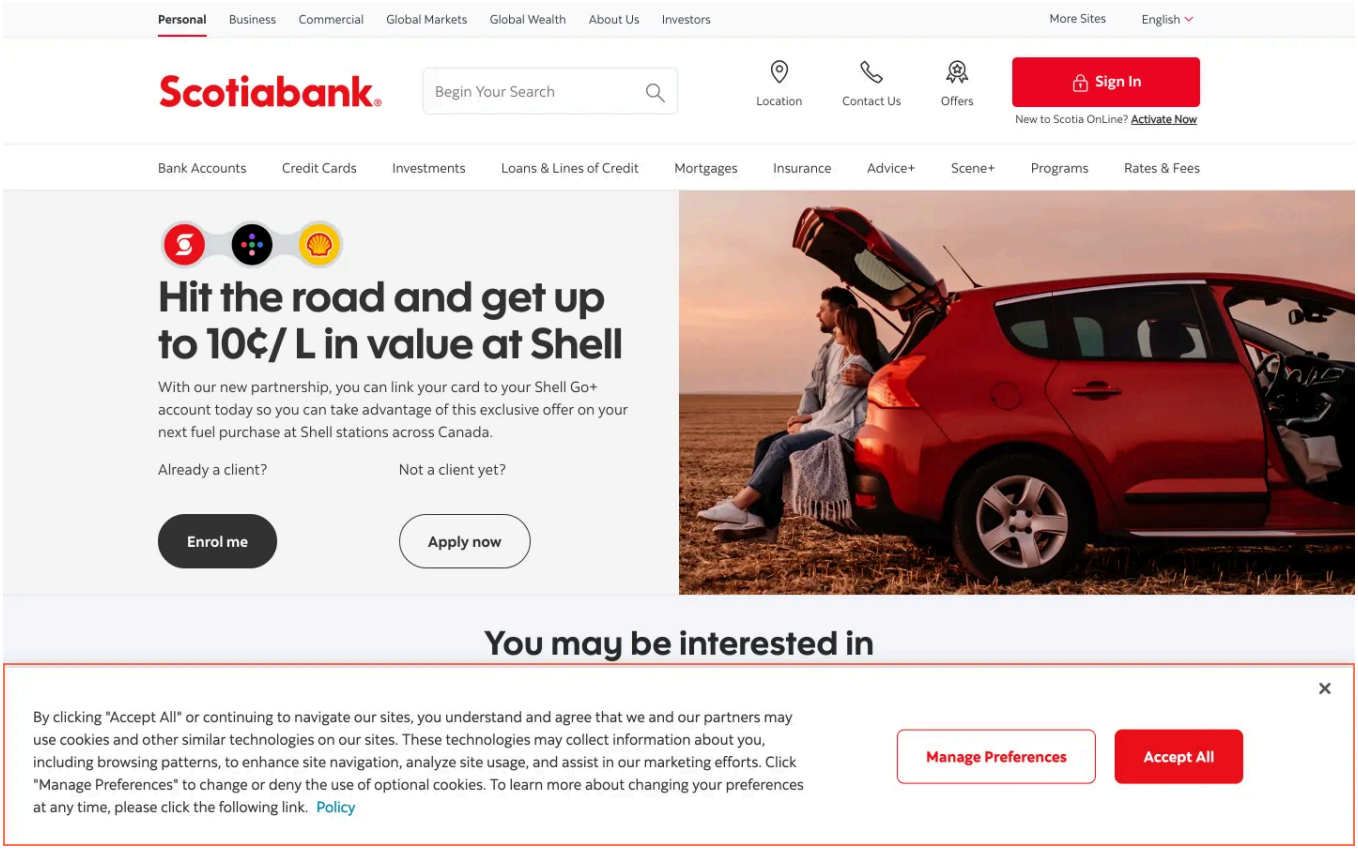
MEASURED

> `Functional, Performance and Targeting on before any choice`

FINDING 4 ☐ LOW

The privacy notice holds the Tab key until it's closed

WHERE	HEURISTIC	SEEN AT	EFFORT TO FIX
Home	Accessibility	Desktop	Medium



Desktop, 1440 px wide, taken 30 October 2026. The frame marks what the finding is about.

OBSERVATION

On the home page at 1440 × 900, 12 Tab presses moved only through the notice's 4 controls and the body, so 'Skip to content' and the page's links weren't reached. The same happened at Accessibility (390 px) and Ultimate Package. Pressing Close released Tab. The notice is a dialog named 'Privacy' with no aria-modal, and the page behind it isn't inert.

IMPLICATION

A keyboard user has to answer the notice before reaching anything on the page, though it covers only the foot of the screen and a mouse user can ignore it.

RECOMMENDATION

Let Tab move from the notice into the page, or set aria-modal and make the page behind it inert, if answering first is intended.

MEASURED

> 12 Tabs: only the notice's 4 controls and the body

FINDING 5 MEDIUM

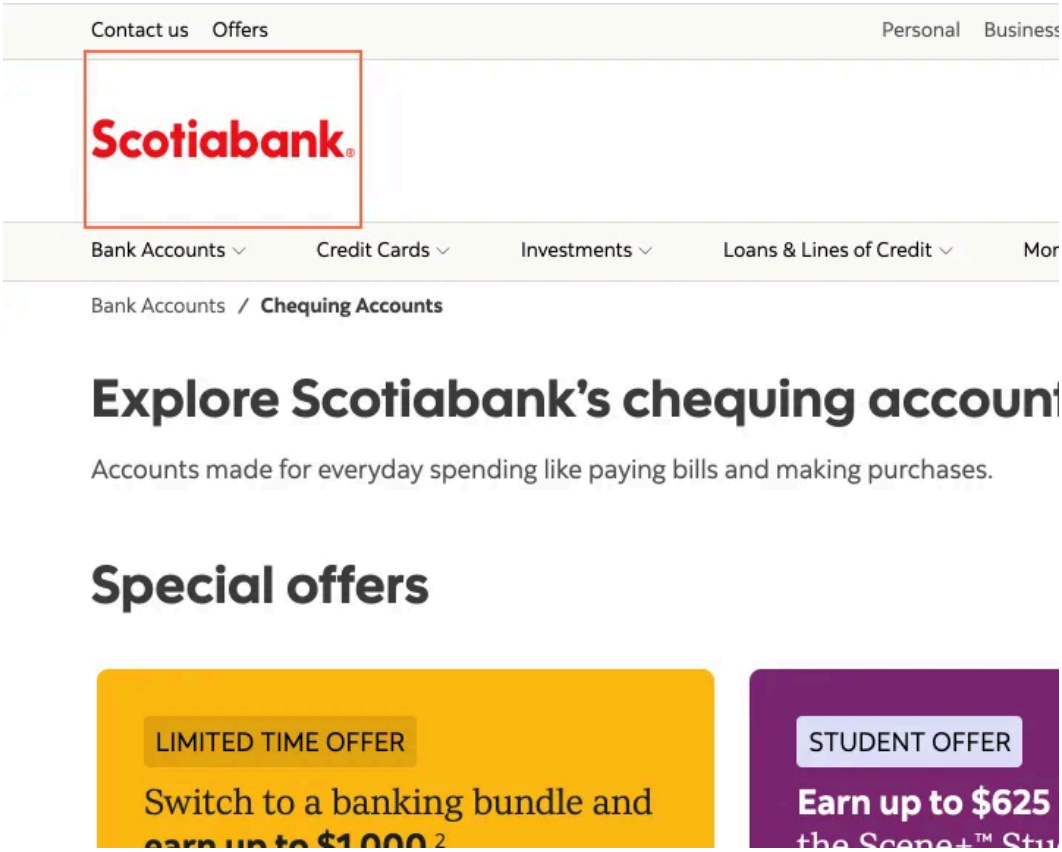
The logo link has no name on 9 pages

WHERE	HEURISTIC	SEEN AT	EFFORT TO FIX
Chequing accounts	Accessibility	Desktop	Small

WCAG 2.2

2.4.4 Link Purpose (In Context) (level A)

4.1.2 Name, Role, Value (level A)



Desktop, 1440 px wide, taken 30 October 2026. The frame marks what the finding is about.

OBSERVATION

The Scotiabank logo link at the top of 9 pages, including Chequing Accounts, Credit Cards and the Passport Visa Infinite+ page, has no name, so axe reports link-name at 1440 px. The 5 social links in the Help Centre footer have none at any size, and neither does the card link on the Interest Savings Calculator.

IMPLICATION

A screen reader reads an unnamed link or its address for the link back to the home page, and the visitor can't tell Facebook from YouTube in the Help Centre footer.

RECOMMENDATION

Give the logo image alt 'Scotiabank home' and each social link an aria-label with the service's name. The Scotiabank logo on the older page template already has a name.

MEASURED

```
axe link-name: 1 element (serious)
axe link-name: 5 elements (serious)
```

FINDING 6 MEDIUM

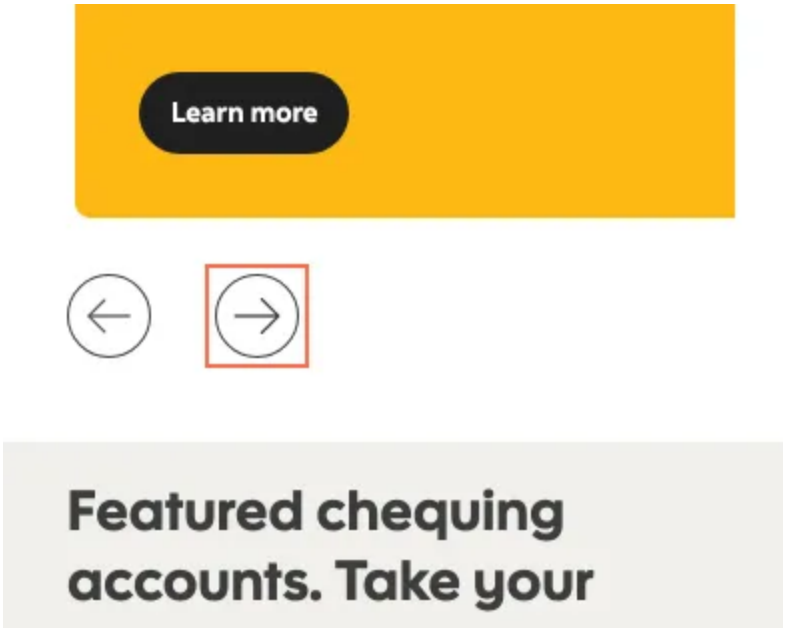
Carousel buttons on product pages point at an id that isn't in the page

WHERE	HEURISTIC	SEEN AT	EFFORT TO FIX
Chequing accounts	Accessibility	Phone	Medium

WCAG 2.2

1.3.1 Info and Relationships (level A)

4.1.2 Name, Role, Value (level A)



Phone, 390 px wide, taken 30 October 2026. The frame marks what the finding is about.

OBSERVATION

On 7 pages, including Chequing Accounts and the Passport Visa Infinite+ page, axe reports aria-valid-attr-value on the carousel's Previous and Next buttons, whose aria-controls names an id that isn't in the page. On 6 pages the rates and fees panels are dl elements with a dd outside the dt group, so axe reports definition-list.

IMPLICATION

A screen reader can't tie the carousel buttons to the slides they move. In the panels, the note under 'Annual fee' can be read apart from the fee it explains.

RECOMMENDATION

Render aria-controls with the id the carousel uses at that size. Put each dd in the div that holds its dt, so every note stays with its term.

MEASURED

> Next: aria-controls names an id not in the page
>
> axe aria-valid-attr-value: 2 elements (critical)
>
> axe definition-list: 4 elements (serious)

FINDING 7 MEDIUM

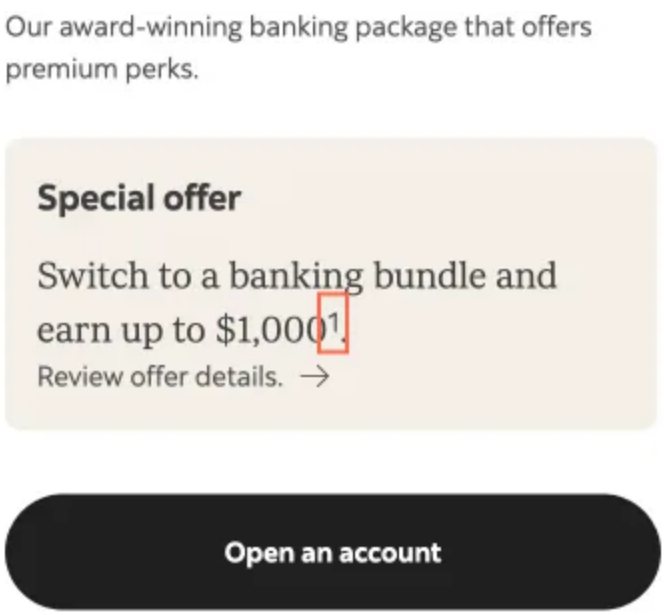
Footnote links are under 8 px wide at 390 px

WHERE	HEURISTIC	SEEN AT	EFFORT TO FIX
Chequing: Ultimate Package	Accessibility	Phone	Medium

WCAG 2.2

1.4.1 Use of Color (level A)

2.5.8 Target Size (Minimum) (level AA)



Phone, 390 px wide, taken 30 October 2026. The frame marks what the finding is about.

OBSERVATION

At 390 px a footnote link on the Ultimate Package page measured 5.7 × 21 px live and 7.4 × 21 px in the capture, under the 24 px minimum, and all are named 'navigate to legal Text 1' or similar. On Chequing Accounts they're #525252 beside #0D0D0D body text, 2.48:1 with no underline, so axe reports link-in-text-block. The Passport page's breadcrumb 'Credit Cards' is 18 px tall.

IMPLICATION

The footnotes hold the conditions on fees and offers. On a phone a digit 6 px wide is hard to tap, and on Chequing Accounts it doesn't look like a link.

RECOMMENDATION

Give footnote links a 24 × 24 px target with padding, underline them and name them 'Footnote 1'. Pad the breadcrumb links to 24 px.

MEASURED

```
'navigate to legal Text 1': 5.7 × 21 px
axe link-in-text-block: 22 elements (serious)
axe target-size: 1 element (serious)
```

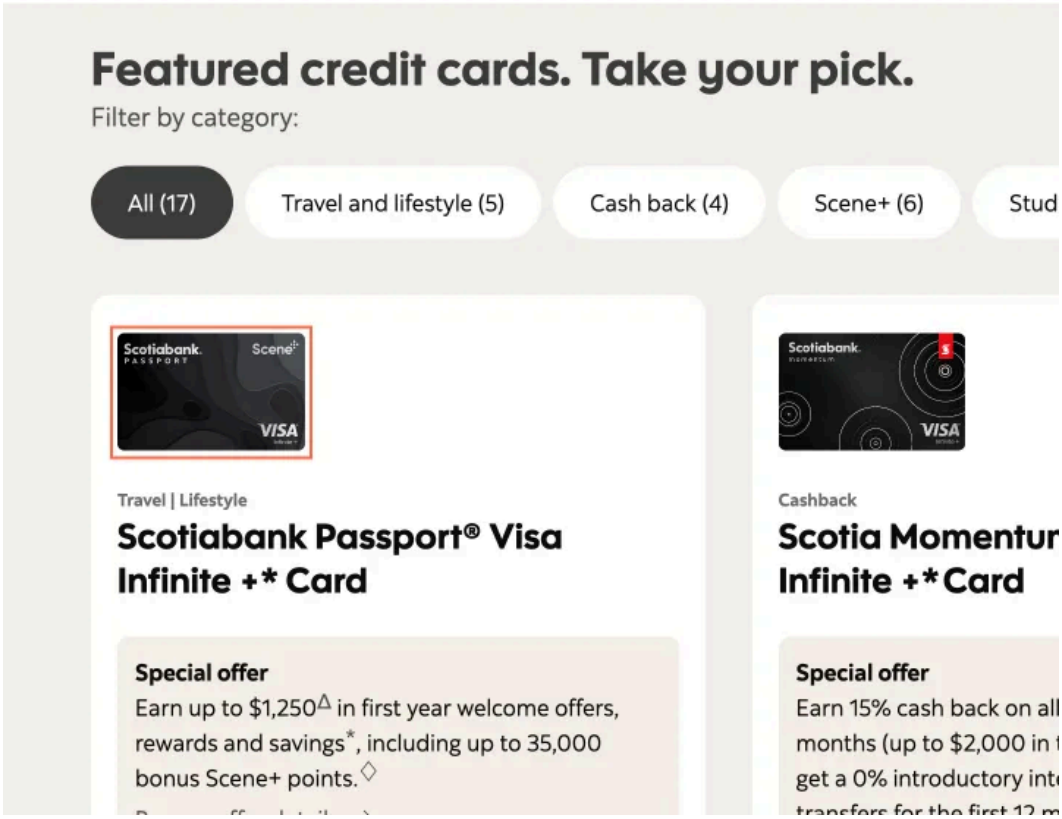
FINDING 8 MEDIUM

3 card images on Credit Cards have no alt attribute

WHERE	HEURISTIC	SEEN AT	EFFORT TO FIX
Credit cards	Accessibility	Desktop	Small

WCAG 2.2

1.1.1 Non-text Content (level A)



Desktop, 1440 px wide, taken 30 October 2026. The frame marks what the finding is about.

OBSERVATION

On Credit Cards, the art for the Passport Visa Infinite+, Momentum Visa Infinite+ and Gold American Express cards has no alt attribute, so axe reports image-alt on 3 elements at each size.

IMPLICATION

With no alt, a screen reader can read the file name, such as 'PVI-Plus-Card-EN.png', beside the card's heading.

RECOMMENDATION

Set alt="" on the 3 images if the heading beside each one names the card, or give each the card's name.

MEASURED

> Card image: no alt attribute
>
> axe image-alt: 3 elements (critical)

FINDING 9 ☐ LOW

The Interest Savings Calculator runs 89 px past the window at 820 px

WHERE	HEURISTIC	SEEN AT	EFFORT TO FIX
Interest savings calculator	Mobile and touch	Tablet	Small

WCAG 2.2

1.4.10 Reflow (level AA)

Tablet, 820 px wide, taken 30 October 2026. The frame marks what the finding is about.

OBSERVATION

The Interest Savings Calculator is 909 px wide in an 820 px window, because its 'Add another credit card' link runs past the edge, and the engine's edge probe measured 874 px at 768 px.

IMPLICATION

On a tablet the visitor has to scroll sideways to read that link in full.

RECOMMENDATION

Let the row wrap at tablet width.

MEASURED

> 'Add another credit card' runs to x 909
>
> Page 909 px wide in a 820 px viewport

FINDING 10 MEDIUM

The exchange rates table can't be scrolled by keyboard at 390 px

WHERE	HEURISTIC	SEEN AT	EFFORT TO FIX
Foreign exchange rates	Accessibility	Phone	Small

WCAG 2.2

2.1.1 Keyboard (level A)

Phone, 390 px wide, taken 30 October 2026. The frame marks what the finding is about.

OBSERVATION

At 390 px the Foreign Exchange Rates table is 470 px wide in a 330 px region that has no tabindex and nothing focusable in it, so 'Client Sells (Receives Canadian)' stays outside it until scrolled. axe reports scrollable-region-focusable there. It also reports the GIC rates table, which fit its region on the live check.

IMPLICATION

A keyboard user in a narrow window, or zoomed in, can't reach the column with the rate for selling a currency. Touch scrolling works.

RECOMMENDATION

Add tabindex='0', role='region' and an aria-label to the scrolling region, or stack the table's columns at phone width.

MEASURED

```
Table 470 px wide in a 330 px region, no focus stop
axe scrollable-region-focusable: 1 element (serious)
```

FINDING 11 MEDIUM

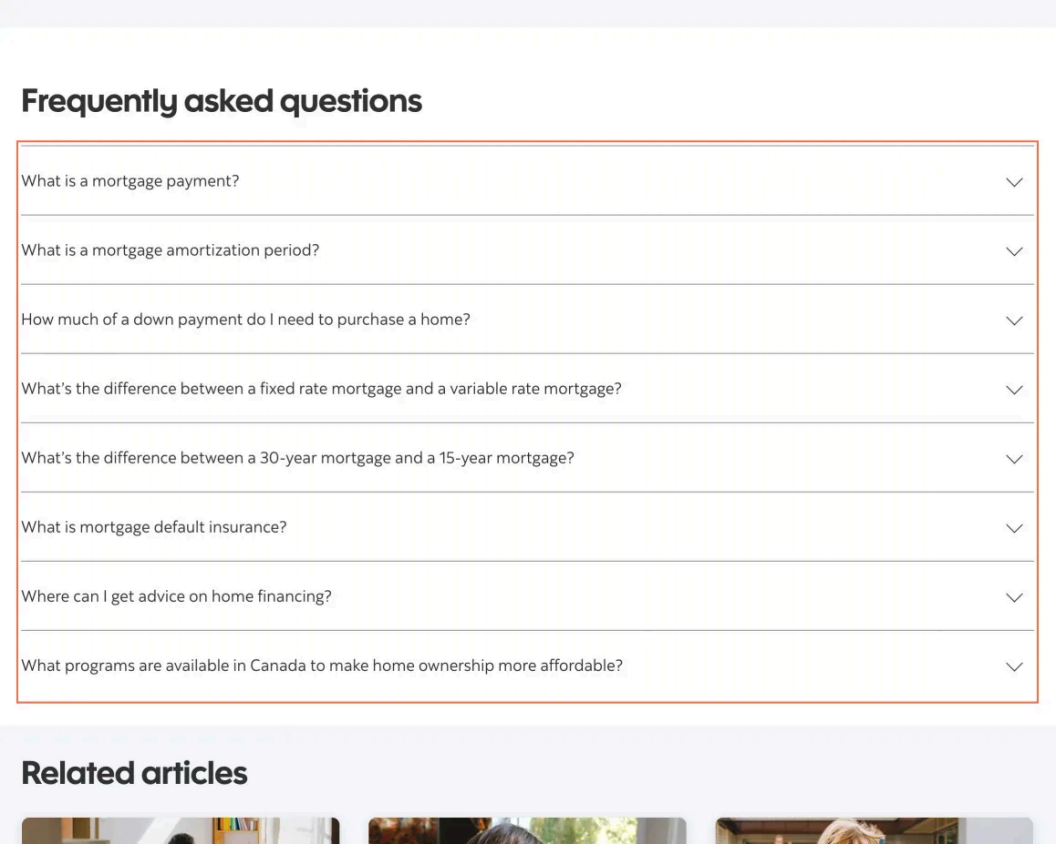
FAQ rows on Mortgages use role 'tab' around a button, with no tab list

WHERE	HEURISTIC	SEEN AT	EFFORT TO FIX
Mortgages	Accessibility	Desktop	Medium

WCAG 2.2

1.3.1 Info and Relationships (level A)

4.1.2 Name, Role, Value (level A)



Desktop, 1440 px wide, taken 30 October 2026. The frame marks what the finding is about.

OBSERVATION

On Mortgages and the Mortgage Calculator, the 7 FAQ rows are div elements with role='tab' that each hold a button, and no tablist surrounds them. axe reports aria-required-parent and nested-interactive at all 3 sizes. Each closed button's name ends in 'collapse', and it has no aria-expanded until it's pressed.

IMPLICATION

A screen reader announces a tab, then a button, then 'collapse' on an answer that's closed, which is the opposite of what pressing it does.

RECOMMENDATION

Remove role='tab' from the rows. Keep a button inside a heading, set aria-expanded on it from load and drop the hidden word 'collapse'.

MEASURED

```
7 closed FAQ rows, role tab, names end in 'collapse'
axe aria-required-parent: 7 elements (critical)
axe nested-interactive: 7 elements (serious)
```

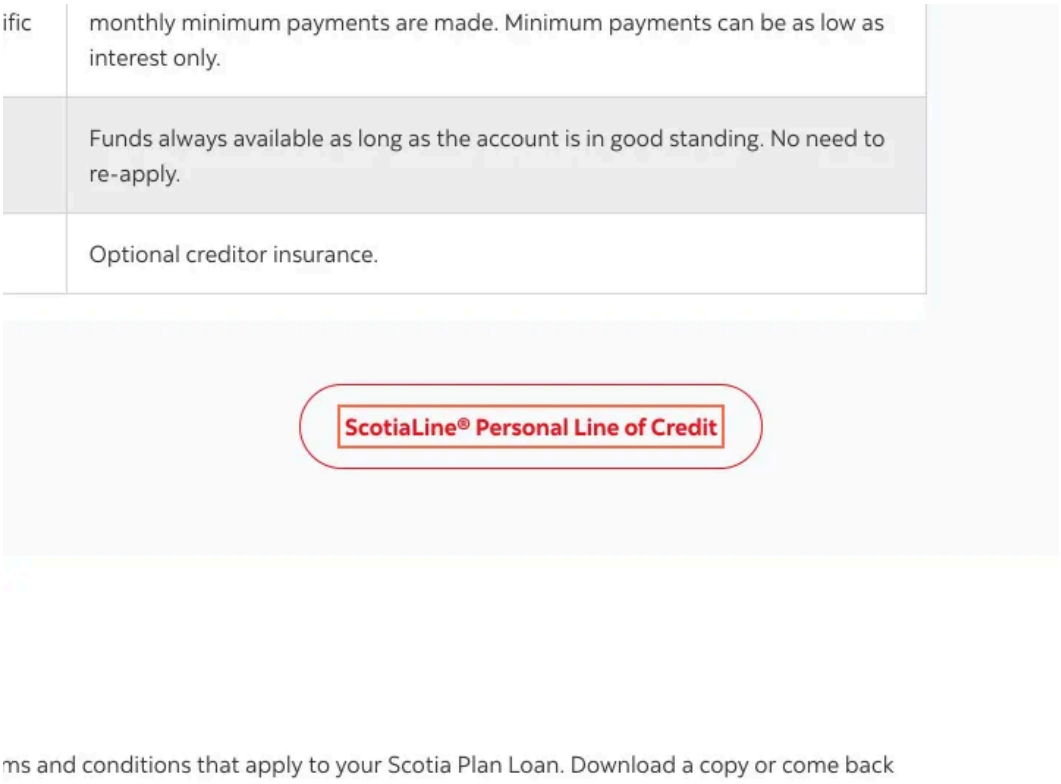
FINDING 12 MEDIUM

The ScotiaLine link on the Scotia Plan Loan page measures 4.35:1

WHERE	HEURISTIC	SEEN AT	EFFORT TO FIX
Scotia Plan Loan	Accessibility	Desktop	Small

WCAG 2.2

1.4.3 Contrast (Minimum) (level AA)



Desktop, 1440 px wide, taken 30 October 2026. The frame marks what the finding is about.

OBSERVATION

'ScotiaLine Personal Line of Credit' on the Scotia Plan Loan page is #EC111A on #FAFBFD at 16 px, 4.35:1. axe reports color-contrast on 2 more pages. The TFSA Calculator's 'Possible rate' is #808080 on #F5F5F5 at 14 px, 3.62:1, and the mobile app page's white on #F2609E measures 3.02:1.

IMPLICATION

Visitors with low vision lose the link to a related product on the page, the labels in the TFSA tool and the 2 panel descriptions on the mobile app page.

RECOMMENDATION

Darken the link red to 4.5:1 on #FAFBFD, change the calculator's text to #707070 or darker, and darken the pink and blue panels on the mobile app page.

MEASURED

```
ScotiaLine link: #EC111A on #FAFBFD, 4.35:1
axe color-contrast: 1 element (serious)
axe color-contrast: 2 elements (serious)
```

FINDING 13 MEDIUM

The Personal Loan Calculator's 3 inputs have no label

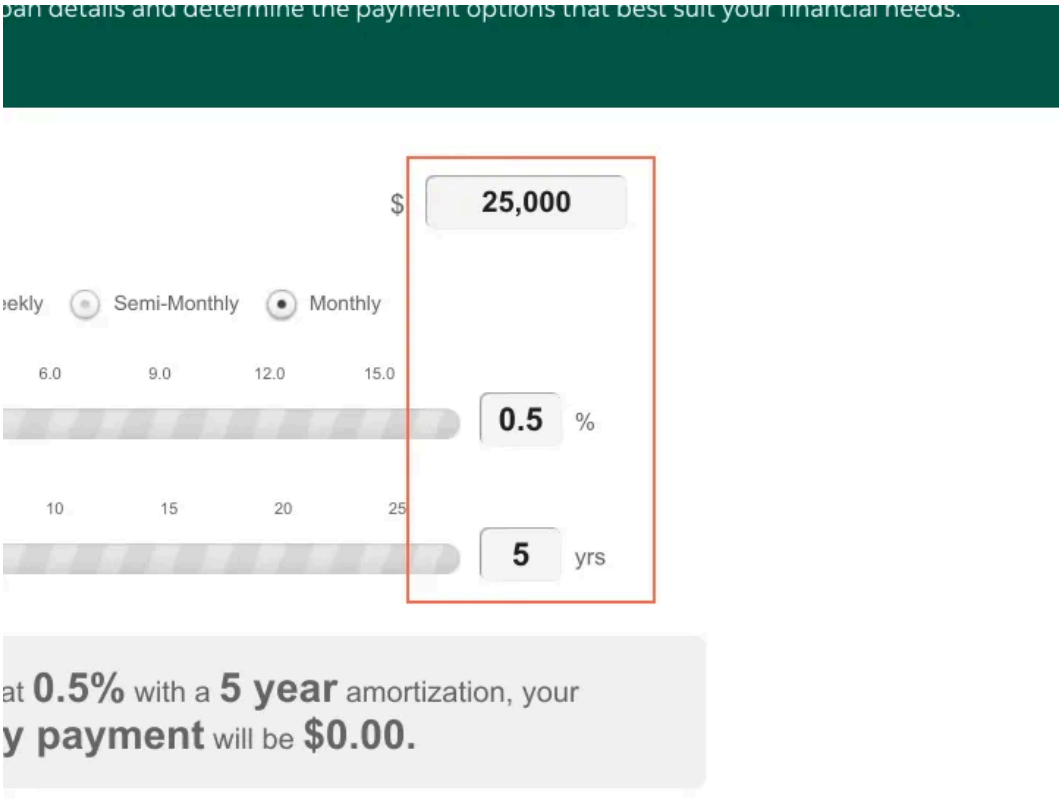
WHERE	HEURISTIC	SEEN AT	EFFORT TO FIX
Personal loan calculator	Accessibility	Desktop	Small

WCAG 2.2

1.3.1 Info and Relationships (level A)

3.3.2 Labels or Instructions (level A)

4.1.2 Name, Role, Value (level A)



Desktop, 1440 px wide, taken 30 October 2026. The frame marks what the finding is about.

OBSERVATION

On the Personal Loan Calculator, the inputs for the amount, the interest rate and the amortization have no label, aria-label or title, and the words printed beside them aren't tied to them. axe reports the label rule on all 3 at each size. Each payment-frequency option is an li with role radio around a link, so axe reports nested-interactive on 4 elements at 1440 and 820 px.

IMPLICATION

A screen reader says only 'edit text' for each input, so a visitor can't tell the loan amount from the rate, and the payment the tool works out depends on those 3 figures.

RECOMMENDATION

Give each input a label element tied to the words already on screen: 'How much would you like to borrow?', 'Interest Rate' and 'Amortization'. Make each payment frequency a single radio input.

MEASURED

```
Amount, rate and amortization inputs: no label
axe label: 3 elements (critical)
axe nested-interactive: 4 elements (serious)
```

FINDING 14 ☐ LOW

The video dialog on Advice+ articles leaves focus behind it

WHERE	HEURISTIC	SEEN AT	EFFORT TO FIX
Advice+ article	Accessibility	Desktop	Small

WCAG 2.2

2.4.3 Focus Order (level A)

OBSERVATION

On the RRSP vs. TFSA article, Enter on 'Video thumbnail' opens the video, but focus stays on that button, and 4 Tabs moved to the article's links behind the dialog. Escape closes it. The dialog is named 'Dialog Window (Press escape to close)'.

IMPLICATION

A keyboard user can't reach the video's controls or the Close button by Tab, and a screen reader isn't told which video opened.

RECOMMENDATION

Move focus into the dialog when it opens, keep it there and return it to the thumbnail on close. Name the dialog after the video.

MEASURED

```
Focus stays on 'Video thumbnail'; 4 Tabs go behind the dialog
```

FINDING 15 MEDIUM

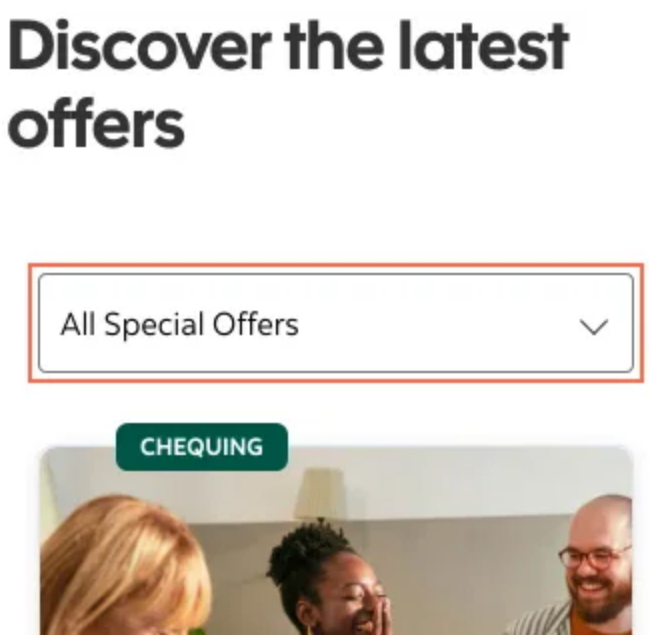
The Offers filter is a select with role 'tablist' and no name

WHERE	HEURISTIC	SEEN AT	EFFORT TO FIX
Offers	Accessibility	Phone	Small

WCAG 2.2

1.3.1 Info and Relationships (level A)

4.1.2 Name, Role, Value (level A)



Phone, 390 px wide, taken 30 October 2026. The frame marks what the finding is about.

OBSERVATION

At 820 and 390 px the filter on Offers ('All Special Offers', 'Bank Accounts' and 5 more) is a select element with role='tablist' and no name. axe reports aria-required-children and select-name on it, and on the same control on Advice+ and Scene+.

IMPLICATION

A screen reader announces an unnamed tab list with no tabs, so a visitor isn't told that the control filters the offers or what it holds.

RECOMMENDATION

Remove role='tablist' from the select and give it a visible label, such as 'Show offers for'. Use the same fix on Advice+ and Scene+.

MEASURED

> Filter: select with role 'tablist' and no name
>
> axe aria-required-children: 1 element (critical)
>
> axe select-name: 1 element (critical)

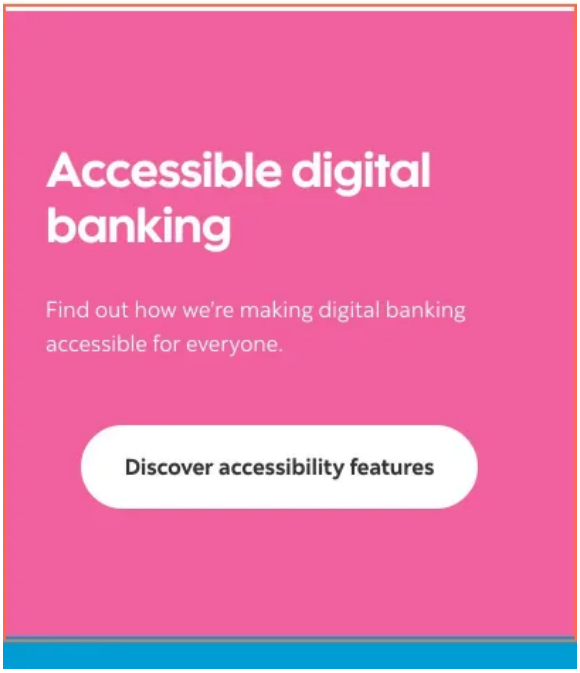
FINDING 16 ☐ LOW

The Scotia App page scrolls sideways by 15 px at every size

WHERE	HEURISTIC	SEEN AT	EFFORT TO FIX
Mobile app	Mobile and touch	Phone	Small

WCAG 2.2

1.4.10 Reflow (level AA)



Phone, 390 px wide, taken 30 October 2026. The frame marks what the finding is about.

OBSERVATION

The Scotia App page is 15 px wider than the window at 1440, 820 and 390 px, because the row holding 'Accessible digital banking' runs 15 px past each side. At 390 px the window scrolled 15 px to the side.

IMPLICATION

On a phone the whole page shifts sideways under a vertical swipe.

RECOMMENDATION

Remove the negative margins from that row, or set overflow-x: clip on its container.

MEASURED

> Row from x -15 to 405: page scrolls 15 px sideways
>
> Page 405 px wide in a 390 px viewport

FINDING 17 ☐ LOW

Help Centre pages and application first steps share page titles

WHERE	HEURISTIC	SEEN AT	EFFORT TO FIX
Help: credit cards	Accessibility	Desktop	Small

WCAG 2.2

2.4.2 Page Titled (level A)

OBSERVATION

The Help Centre home and its Credit Cards category are both titled 'Help Centre - Scotiabank Help Centre'. The first step of opening an account and of applying for a card are both 'Getting Started - Scotiabank', differing only by a capital.

IMPLICATION

A screen reader user and anyone with several tabs open can't tell these pages apart by title.

RECOMMENDATION

Put the page's own topic first, for example 'Credit cards - Help Centre' and 'Apply for a credit card - Scotiabank'.

MEASURED

```
2 pairs of pages share a title
```

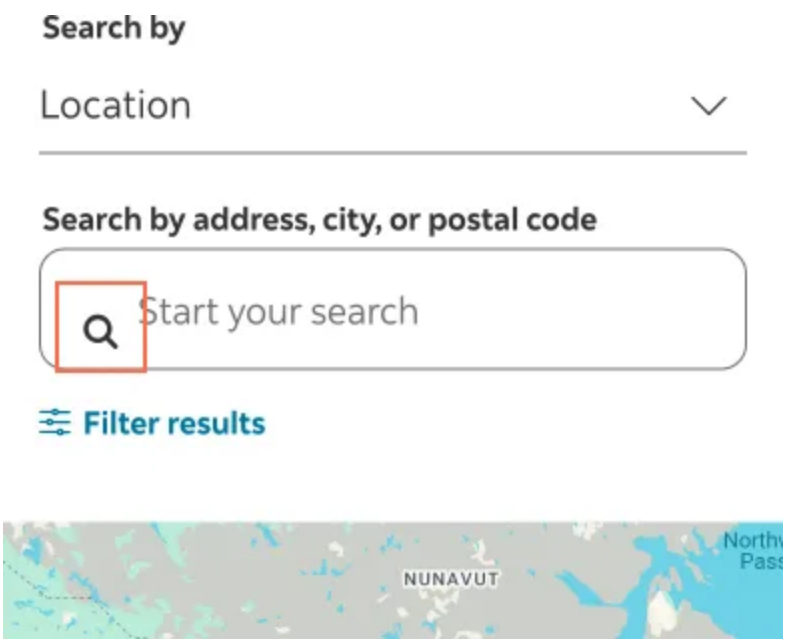
FINDING 18 MEDIUM

The locator's Search button has no name at 390 px

WHERE	HEURISTIC	SEEN AT	EFFORT TO FIX
Branch and ABM locator	Accessibility	Phone	Small

WCAG 2.2

4.1.2 Name, Role, Value (level A)



Phone, 390 px wide, taken 30 October 2026. The frame marks what the finding is about.

OBSERVATION

At 390 px the branch and ABM locator's search button is a 36 × 36 px icon with no name, and the location button next to the map has none at any of the 3 sizes. On Insurance and Travel Insurance the slider's next button, 21 × 21 px, has no name at 820 and 390 px.

IMPLICATION

A screen reader says 'button' for the controls that run the locator's main task, so a visitor looking for a branch has to press them to learn what they do.

RECOMMENDATION

Give the buttons an aria-label: 'Search', 'Use my location' and, on the insurance pages, 'Next product'. Add the same to the slider's previous button.

MEASURED

> Search button, 36 × 36 px: no name
>
> axe button-name: 2 elements (critical)
>
> axe button-name: 1 element (critical)

FINDING 19 MEDIUM

The French card page names 'Afficher tout' as 'Masquer tout'

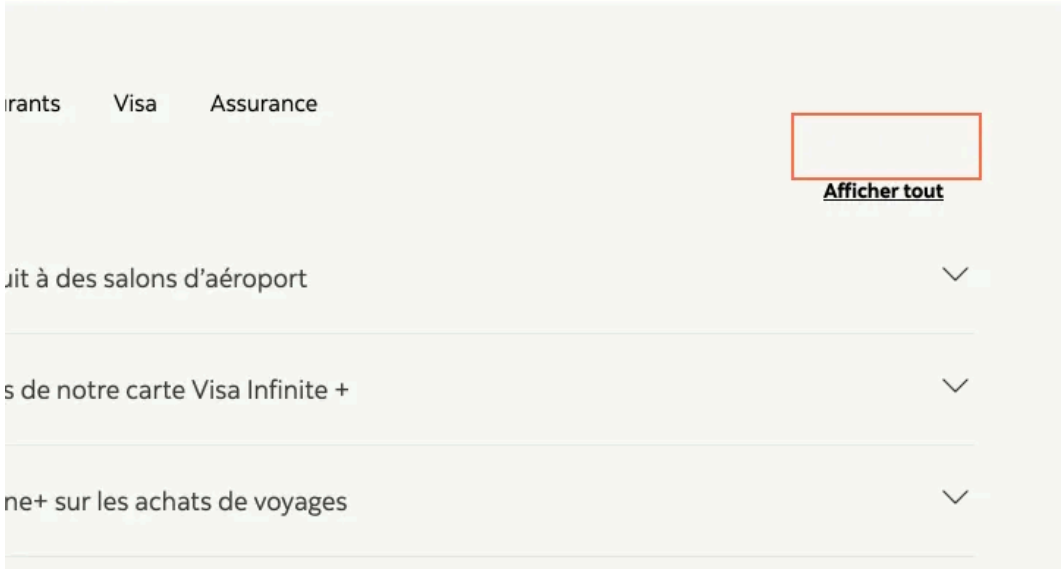
WHERE	HEURISTIC	SEEN AT	EFFORT TO FIX
French credit card	Accessibility	Desktop	Small

WCAG 2.2

2.5.3 Label in Name (level A)

3.1.2 Language of Parts (level AA)

4.1.2 Name, Role, Value (level A)



Desktop, 1440 px wide, taken 30 October 2026. The frame marks what the finding is about.

OBSERVATION

On the French Carte Visa Infinite + Passeport page, 'Afficher tout' has the name 'Masquer tout 5 accordions', and after a press 'Masquer tout' has the name 'Afficher tout 5 accordions'. All 55 footnote links are named in English ('navigate to legal Text 1'). The French home page names its search box in English, 'trending search results below', beside the visible 'Recherche'.

IMPLICATION

A French screen reader says the opposite of what the button does, and reads English for each footnote. A voice-control user who says 'Afficher tout' doesn't reach the control.

RECOMMENDATION

Swap the 2 French aria-labels, or remove them so the visible text is the name. Translate the footnote label, for example 'Aller à la note 1'.

MEASURED

> 'Afficher tout' named 'Masquer tout 5 accordions'
>
> 55 footnote links named 'navigate to legal Text…'

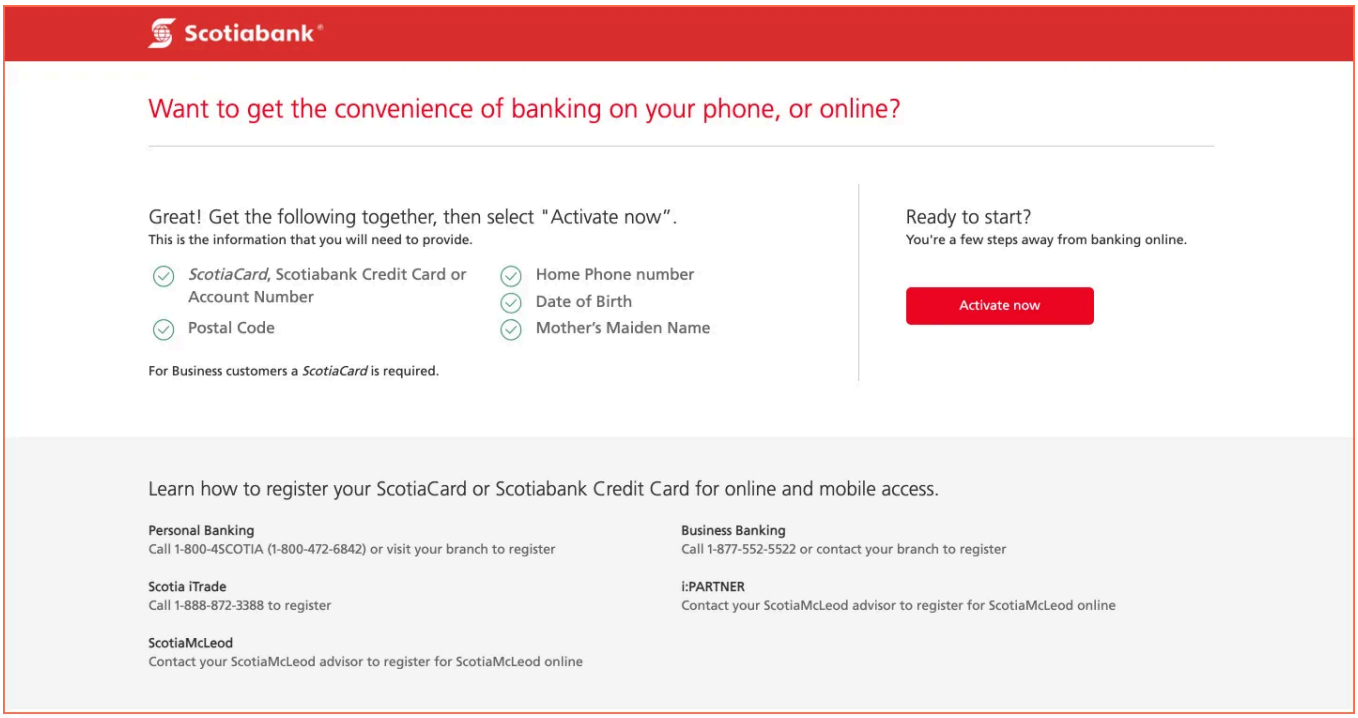
FINDING 20 MEDIUM

The Activate Scotia OnLine page sets no language

WHERE	HEURISTIC	SEEN AT	EFFORT TO FIX
Activate Scotia OnLine	Accessibility	Desktop	Small

WCAG 2.2

3.1.1 Language of Page (level A)



Desktop, 1440 px wide, taken 30 October 2026. The frame marks what the finding is about.

OBSERVATION

The html element on Activate Scotia OnLine has no lang attribute, so axe reports html-has-lang at all 3 sizes. It's the page behind 'Activate Now' under the header's Sign In link and 'Get online access' on the first step of opening an account or applying for a card.

IMPLICATION

A screen reader falls back on the listener's default language, so a visitor whose setup is French can hear the list of what to prepare read with French pronunciation.

RECOMMENDATION

Add lang='en' to the html element, and check the French version of the page for lang='fr'.

MEASURED

> `axe html-has-lang: 1 element (serious)`

What was examined

Home

Bank accounts

Chequing accounts

Chequing: Ultimate Package

Savings accounts

Savings: Scotia High Interest Savings Account

Bank account fees

Open an account, first step

Credit cards

All credit cards

Credit card: Passport Visa Infinite

Apply for a card, first step

Credit card rewards calculator

Interest savings calculator

Investments

TFSA

TFSA calculator

Rates and fees

GIC rates

Foreign exchange rates

Mortgages

Mortgage rates

Mortgage calculator

Loans and lines of credit

Scotia Plan Loan

Personal loan calculator

Insurance

Travel insurance

Advice+

Advice+ article

Money Style quiz

Book an appointment

Offers

Scene+

Mobile app

Digital banking guide

Help Centre

Help: credit cards

Contact us

Security and fraud

Accessibility

Branch and ABM locator

French home

French credit card

Activate Scotia OnLine

Compare credit cards

Compare chequing accounts

I didn’t observe real users. I examined only public pages, signed out, on the date shown and at the sizes listed. A browser took the measurements, and each finding gives its numbers.

Automated checks

Accessibility rules failed (axe)	18 rules: 8 critical, 10 serious
Tap targets under 24 pixels The engine lists at most 10 per capture.	47
Links that open a new tab	235
Console errors on load	238

▶ The 18 rules, by impact, with the elements and pages each failed on

`aria-valid-attr-value` CRITICAL

WCAG 4.1.2 Name, Role, Value (A) · 22 elements on 7 pages: Chequing accounts; Chequing: Ultimate Package; Savings: Scotia High Interest Savings Account; Credit cards; Credit card: Passport Visa Infinite; TFSA; French credit card

`aria-required-parent` CRITICAL

WCAG 1.3.1 Info and Relationships (A) · 14 elements on 2 pages: Mortgages; Mortgage calculator

`aria-allowed-attr` CRITICAL

WCAG 4.1.2 Name, Role, Value (A) · 6 elements on 6 pages: Mobile app; Digital banking guide; Help Centre; Help: credit cards; Security and fraud; Accessibility

`button-name` CRITICAL

WCAG 4.1.2 Name, Role, Value (A) · 4 elements on 3 pages: Insurance; Travel insurance; Branch and ABM locator

`aria-required-children` CRITICAL

WCAG 1.3.1 Info and Relationships (A) · 3 elements on 3 pages: Advice+; Offers; Scene+

`image-alt` CRITICAL

WCAG 1.1.1 Non-text Content (A) · 3 elements on 1 page: Credit cards

`label` CRITICAL

WCAG 4.1.2 Name, Role, Value (A) · 3 elements on 1 page: Personal loan calculator

`select-name` CRITICAL

WCAG 4.1.2 Name, Role, Value (A) · 3 elements on 3 pages: Advice+; Offers; Scene+

`label-content-name-mismatch` SERIOUS

WCAG 2.5.3 Label in Name (A) · 61 elements on 46 pages: Home; Bank accounts; Chequing accounts; Chequing: Ultimate Package; Savings accounts;

Savings: Scotia High Interest Savings Account; Bank account fees; Open an account, first step; Credit cards; All credit cards; Credit card: Passport Visa Infinite; Apply for a card, first step; Credit card rewards calculator; Interest savings calculator; Investments; TFSA; TFSA calculator; Rates and fees; GIC rates; Foreign exchange rates; Mortgages; Mortgage rates; Mortgage calculator; Loans and lines of credit; Scotia Plan Loan; Personal loan calculator; Insurance; Travel insurance; Advice+; Advice+ article; Money Style quiz; Book an appointment; Offers; Scene+; Mobile app; Digital banking guide; Help Centre; Help: credit cards; Contact us; Security and fraud; Accessibility; Branch and ABM locator; French home; French credit card; Compare credit cards; Compare chequing accounts

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`link-in-text-block` SERIOUS

WCAG 1.4.1 Use of Color (A) · 22 elements on 1 page: Chequing accounts

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`definition-list` SERIOUS

WCAG 1.3.1 Info and Relationships (A) · 20 elements on 6 pages: Chequing accounts; Chequing: Ultimate Package; Savings: Scotia High Interest Savings Account; Credit cards; Credit card: Passport Visa Infinite; French credit card

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`link-name` SERIOUS

WCAG 2.4.4 Link Purpose (In Context) (A); WCAG 4.1.2 Name, Role, Value (A) · 20 elements on 12 pages: Chequing accounts; Chequing: Ultimate Package; Savings: Scotia High Interest Savings Account; Credit cards; Credit card: Passport Visa Infinite; Interest savings calculator; TFSA; Help Centre; Help: credit cards; French credit card; Compare credit cards; Compare chequing accounts

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`nested-interactive` SERIOUS

WCAG 4.1.2 Name, Role, Value (A) · 18 elements on 3 pages: Mortgages; Mortgage calculator; Personal loan calculator

---

`color-contrast` SERIOUS

WCAG 1.4.3 Contrast (Minimum) (AA) · 5 elements on 3 pages: TFSA calculator; Scotia Plan Loan; Mobile app

---

`dlitem` SERIOUS

WCAG 1.3.1 Info and Relationships (A) · 2 elements on 2 pages: Advice+; Contact us

`scrollable-region-focusable` SERIOUS

WCAG 2.1.1 Keyboard (A); WCAG 2.1.3 Keyboard (No Exception) (AAA) · 2 elements on 2 pages: GIC rates; Foreign exchange rates

`html-has-lang` SERIOUS

WCAG 3.1.1 Language of Page (A) · 1 element on 1 page: Activate Scotia OnLine

`target-size` SERIOUS

WCAG 2.5.8 Target Size (Minimum) (AA) · 1 element on 1 page: Credit card: Passport Visa Infinite

The engine counted these on every page I examined, at all three sizes.

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