



Vulnerable Customers Policy

We recognise that certain groups of customers may be vulnerable. Whilst not all customers in these groups may be vulnerable, we will consider customer's individual circumstances where a potential vulnerability is identified. These groups may include, but are not restricted to:

- Pregnant women or recent parents
- Long term sickness, serious illness or frailty
- Elderly
- Physical disability
- People with learning difficulties, or mental health problems
- Recent bereavement
- Severe financial difficulties and/or Income Support, Job Seekers Allowance, Pension Credit or Employment Support Allowance
- Customers with communication difficulties
- Customers with a history of alcohol or drug misuse
- Victims of domestic violence

Where we are aware that a person may be vulnerable we will adapt our debt recovery and collection procedure accordingly to minimise any hardship or distress. We recognise that certain debt recovery options are not appropriate where a customer is identified as vulnerable, and we will act to personalise the action we take to reflect this.

Our Principles

When dealing with vulnerable customers we will adopt key principles that our account handlers will adhere to:

- We will maintain an up to date record of our customer identified as being vulnerable.
- We will review the personal circumstances of our identified vulnerable customers before taking any debt recovery action.
- Should a customer be identified as in receipt of Income Support, Job Seekers Allowance Employment Support Allowance or Pension Credit, we will arrange for their debt to be paid by deductions from their benefit
- We will direct our customers to other sources of debt advice, such as Citizens Advice Bureau, Step Change, Money Advice Service.
- We will monitor our complaints procedure to identify any trends.
- We will encourage customers to contact us if they are experiencing financial hardship.
- We may ask customers experiencing financial hardship to complete personal budget sheets, to enable us to agree fully informed repayment schedules that are affordable to the customer.