

## Vulnerable Customer Policy

The purpose of this policy is to ensure that all employees of SHUTTERTEC LTD have the right skills and capability to recognise and respond to the needs of customers in vulnerable circumstances, to ensure that all our customers are treated equally and fairly and to protect any potential vulnerable customers from being disadvantaged in any way.

We understand a vulnerable customer to be especially susceptible to harm, particularly when a business is not acting with appropriate levels of care. Vulnerable customers are individuals who are deemed to be more at risk of 'detriment' due to their personal circumstances for a range of reasons, including short-term, long-term, or permanent emotional, mental, physical, financial, or social circumstances.

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

- Customers with communication difficulties (including learning difficulties and English not being their first language, dyslexia)
- A customer with a reduction in physical or mental capacity
- Customer with health issues - illness, whether physical or mental illness, severe or long term
- A sudden diagnosis of serious illness to the customer or close family member
- Personal circumstances of the customer – factors such as financial difficulties, bereavement, caring responsibilities, or redundancy
- The customers age particularly older and younger people. For example, a younger person may be considered inexperienced, and the older person may be less technologically able.

Our staff are trained to identify vulnerable customers so we can take extra steps to assist outside of our standard procedures. However, it is not always possible to recognise these characteristics. Therefore, if you believe you may fit the criteria for a vulnerable customer, please read this policy and notify us immediately of your needs.

As soon we think we may be engaging with a vulnerable customer, whether this is through our identification or you are approaching us, we will:

- Immediately make a record of this and ensure we adhere to this policy.
- Provide additional opportunities for you to ask questions about the information we have provided.
- Continuously seek confirmation that you have understood the information that has been provided.
- Ask if there is anybody with you who can assist. If not, and we believe this will be beneficial, we will decide to continue with the subject matter at another time.
- Offer you the opportunity to complete the transaction after a period of further consideration.

If we can't help a customer, we will try and make sure that they understand what alternative options are available to them.

If you would like to speak to one of our agents to find out more, please contact us:

By email: [info@shuttertec.uk](mailto:info@shuttertec.uk) By phone: **0800 023 5754**