



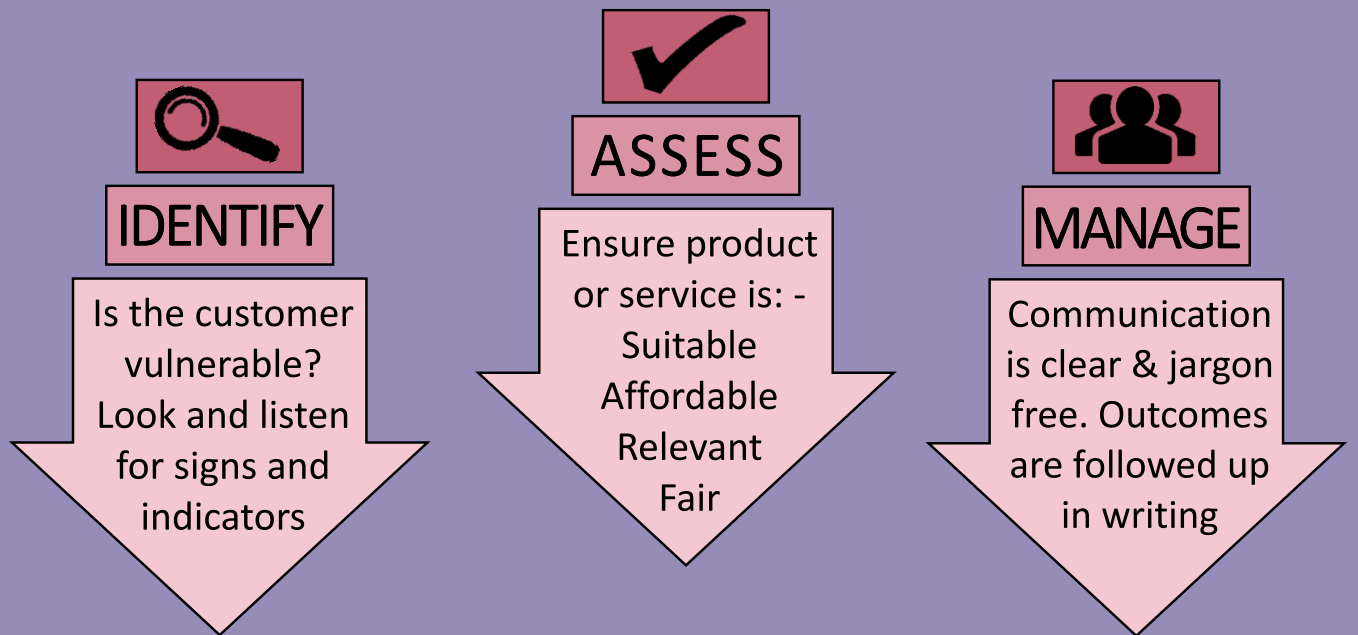
VULNERABLE CUSTOMERS



DEFINITIONS

“Customers who are unable, for whatever reason, to make an informed decision at the time of dealing with them”

“Customers whose welfare (mental, financial or physical) could be put at risk through choosing the service or product you offer”



TYPES OF VULNERABILITY

Numerous circumstances, conditions and factors can make a person vulnerable. Not all vulnerabilities are visible, clear or obvious.



Over **10million** people in the UK are elderly



More than **2million** people in the UK are deaf or hearing impaired



In the UK, **5million+** people suffer from mental health issues

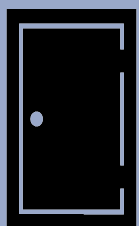
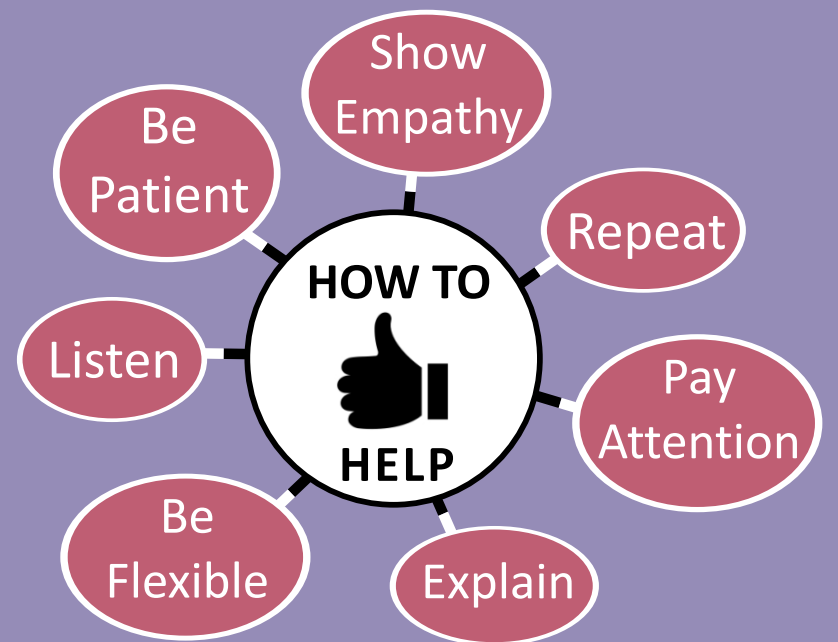
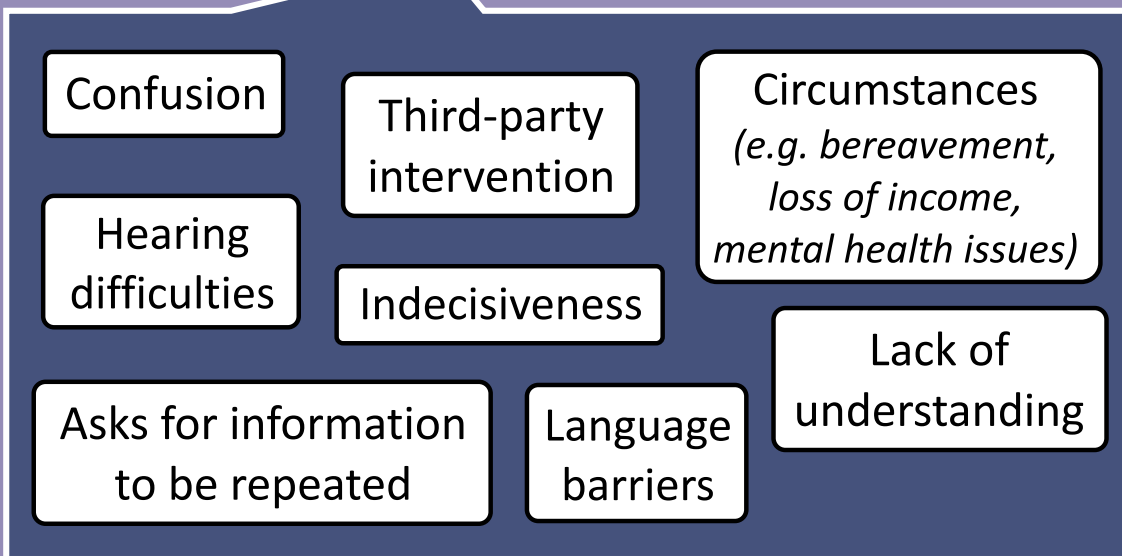


900,000+ people in the UK are blind or partially sighted



Over 8million people in the UK have problem debt or are facing financial difficulties

INDICATORS



Being vulnerable does not mean an instant refusal. (E.g. Many elderly people need insurance, those in debt may still need payment plans etc).



Confirm everything in writing.



Never Assume
Do not stereotype or judge people



Be flexible and alter your approach to suit the circumstances

ONE SIZE DOES NOT FIT ALL

People and their vulnerabilities are unique!



REMEMBER: Every customer is different!

