

Motor Plus Car Supermarket Ltd – Vulnerable Customer Policy

The Financial Conduct Authority (FCA) defines a vulnerable customer as the following:

"A vulnerable customer is someone who, due to their personal circumstances, is especially susceptible to harm, particularly when a firm is not acting with appropriate levels of care."

What makes a customer vulnerable?

A vulnerable customers can come in a range of guises and with a temporary or permanent nature. There are many different vulnerability groups. Whilst not all customers in these groups may be vulnerable, we will consider a customer's individual circumstances. 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

How as a business we assist vulnerable customers?

Understand: - Understand the scale, needs and the characteristics of vulnerability that exist in our customer base. We make sure all staff understand how their role affects the fair treatment of vulnerable consumers.

Act: - When interacting with a vulnerable customer we immediately make note and ensure we adhere to their needs for example, giving the customer additional opportunities to ask questions or for more information. We make sure we provide clear information before, during and after the process to ensure vulnerable customers make informed decisions and continuously seek confirmation that you have understood the information that has been provided.

Develop: - Have regular staff training days to ensure that vulnerable customers and their sensitive needs are handled appropriately. Motor Plus Car Supermarket Ltd always aim to ensure staff have the skills and capability to recognise and respond to the needs of vulnerable customers.

What guidance is available?

Please note that we have not identified all vulnerable customers in our policy, but we treat all vulnerability groups fairly. Motor Plus Car Supermarket Ltd is unable to offer businesses advice or guidance about how to identify and respond to vulnerable customers.

There are several organisations that can provide specialist assistance to customers; here are some that may be considered:

- www.moneyadviceservice.org.uk
- www.citizensadvice.org.uk
- www.samaritans.org