How we can support you and your clients

Talking to your client and spotting the signs of a vulnerability is key to ensuring they get the support they need. For us to help them, you need to share some information with us.

Here are some examples of vulnerabilities and how we can help. This may vary for each individual and you need to consider what would work best for your client.

To ensure we provide the right support from the outset you should:

- Identify any vulnerability during your client conversations.
- Consider how it may affect their needs or communication preferences.
- Record and share relevant information via our online application portal.

Sharing vulnerability information does not impact lending decisions and all information is handled sensitively and appropriately.

What you identify	Things to consider	How we can help
Your client has a hearing impairment	Do they require changes in how we communicate with them? Do they want everything in writing only? Would they use a text talk option like Relay UK? Suggest involving a family member or trusted friend if this helps them feel more comfortable	Alert call handlers to specific needs, for example reducing background noise or speaking clearly We are able to send all communications in writing We have Relay UK available on request The client could nominate a third party to liaise with us or set up a Power of Attorney
Your client has a visual impairment	Do they require changes in how we communicate with them? Do they need information in a different format, for example large print or braille? Would it help to listen to information rather than receive as hard copy? Suggest involving a family member or trusted friend if this helps them feel more comfortable	We can offer communications in: • Large print • Braille • Audio • Coloured paper • Easy Read Solution The client could nominate a third party to liaise with us or set up a Power of Attorney
Your client is struggling to understand or make decisions	Is this related to a health condition? Do we need to give them more time to consider all options? Do we need to explain things in a different way? Suggest involving a family member or trusted friend if this helps them feel more comfortable	We can adapt our call models to suit the needs of your client and alert call handlers to be more patient and understanding We can refer to third party organisations for additional support The client could nominate a third party to liaise with us or set up a Power of Attorney
Your client is struggling to pay bills	Does the product meet their needs and are there other sources of income available? Would the client accept guidance from a specialist organisation with tools and expertise to support them?	We can signpost your client to an organisation that may be able to provide support, such as Stepchange
Your client is unable to sign documents due to a physical disability	How does the client usually overcome this? Do they have online access and capability to utilise digital signatures or stamps?	We can adapt our processes to accommodate your client's needs We use Docusign to enable electronic signing of documents

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