

Appendix 4 Practitioners' Pack

This document is designed to assist practitioners to begin to address the needs of consumers in vulnerable circumstances. It consolidates tips and resources gained throughout the course of the FCA's research. As such, there is some necessary duplication of content from previous Chapters. This pack draws upon resources drafted by third parties; it does not represent FCA guidance or rules. This document is geared towards firm employees tasked with the development of a vulnerable customer policy/strategy.

Consumer Vulnerability: Practical tips

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1. Where to start?

Based on feedback from firms that exhibit good practice, we have developed the process map below. This is intended to support practitioners and share good practice; it is a helpful resource, not an FCA view.



2. Key areas to explore

- To ensure a consistent approach that is embedded across all operations, it is important to have a high-level policy on consumer vulnerability in place. This may be owned and championed at a senior level, and it is helpful if relevant staff are aware of its existence.
- Firms could begin by auditing current practice, conducting a gap analysis, and developing overarching strategies that ensure consistency across all parts of the business.
- In any vulnerability strategy evaluation of performance plays a significant role.
- Research demonstrates that it is important for staff on the front line to have sufficient training to facilitate a proper conversation and that they know where internal expertise lies, and know how and when to refer on.
- Flexibility in the application of terms and conditions of products and services plays a significant role in ensuring the needs of consumers in vulnerable circumstances are met. So does an efficient process for referring consumers on to specialist teams who have authority to make flexible decisions.
- Disclosure of needs plays an essential role for consumers. Actively encouraging disclosure, by staff able to have proper conversations, has been shown to be helpful here. Having policies in place for handling disclosure and recording information properly are also important. This should reduce nervousness on the part of staff which can create a barrier to good consumer outcomes.
- Clear, simple information and explanation throughout the product life cycle is important.
- Policies around data protection in particular, but also safeguarding and affordability, need to be implemented based on a correct understanding. If staff are well trained they are less likely to apply such policies in an over-zealous manner which can create problems for customers.

3. Consumer needs: What can good look like?

Based on the FCA's research, we believe consumers in vulnerable circumstances need to trust that they will experience the following outcomes when they approach financial services providers. Many of these would also be beneficial to **all** consumers:

- *Having **clear and easy to understand financial products** that do not contain surprises that may only become apparent when crisis strikes.*
- *A **choice of ways of communicating** to be available whenever you need to make contact and for **these to be designed in an inclusive way** so that they are clear, easy to understand and meet your needs. This could relate to the **method** of communication (e.g. face-to-face, phone, post, email, text, web chat, audio, braille, video relay, Type Talk or text relay, interpreting services) or the **service delivery** (e.g. agreement to talk at a particular time of day depending on carers and medication).*

- Feeling that **firms will treat you as an individual** and you won't face the 'computer says no' response just because your circumstances do not fit the standard mould, and will not rely on outdated assumptions or automated processes.
- Knowing, should you experience a sudden change in circumstances requiring a flexible approach, that you will be offered a **tailored response** from your financial services provider.
- Being able to **talk to someone who will take the time to listen**, who is flexible enough to let the conversation take a natural course, and who is sufficiently trained to spot signs of vulnerability and refer on to specialists where necessary.
- Being **referred on to someone who has the authority and discretion** to take a tailored approach to your situation and offer flexible solutions. This may be someone who can bring their expertise to bear to help you plan your finances with a good awareness of specialist sources of help and advice if necessary, and who will refer you if appropriate in a way that makes that referral easy.
- Being offered **flexible outcomes**. Temporary forbearance may be appropriate but this is just one example of a potential need. Others include alternative ways to pay a bill or make a transaction, help registering a power of attorney, stopping constant letters being sent addressed to a deceased person, alternative formats for information to be created/used, not relying solely on an automated process for determining credit worthiness.
- Feeling confident that **your firm encourages disclosure**, that they will work with you in your best interests, will work collaboratively to find solutions, and will use any information you disclose for positive outcomes to meet your needs.
- Knowing that if you do disclose **information about your needs, that information will be recorded properly** so that you do not have to repeat it every time you make contact across all departments of a particular firm.
- Knowing **firms will proactively contact you** if they suspect you may be having financial difficulties.
- Having **firms who spot suspicious activity** which may signal abuse or fraud and take appropriate action.
- If you are trying to speak to a firm in a caring capacity, finding that **the firm listens and makes a note of your concerns** even though they may not be able to divulge any information to you.
- If you are recently bereaved, or have power of attorney or a third party mandate, **receiving consistent advice and treatment**.

4. Innovative practice within industry: case studies

Although vulnerability is a complex area and there are no quick fixes, there are firms that are already implementing positive policies. During our research we talked to a number of firms that put fair treatment of vulnerable customers high on their agenda.

Approach embedded throughout organisation

A relatively new bank told us it was able to establish a debt management programme that built in the need to treat customers fairly from the outset. It believes a flexible approach is supported at board level and relevant managers feel they have the autonomy to implement this in practice. The approach is embedded throughout all aspects of the organisation “like a stick of rock” (Firm personal communication with FCA 3.9.2014). It reports that it educates staff to see customers as people rather than statistics. Staff are encouraged to understand the reasons behind debt, and take on board the longer term implications of not resolving the situation for the customer (such as an impaired credit record). Staff are trained to look out for tell-tale signs of stress, including late payments, changes to dates of payments and manual payments, as well as what customers say in phone calls. It identifies consistency of approach across all customer-facing teams; staff training; a specialist support team, and a Vulnerable Customer Committee that assesses individual cases as part of the keys to success. Another key point is an incentive scheme that was radically altered to reflect quality in managing vulnerable customers and finding successful solutions.

Training and feedback

A firm in the credit sector told us that its approach to vulnerability includes extensive training, a specialist customer support team, and signposting to support agencies at every opportunity. Incentives for staff to identify and deal effectively with vulnerable customers by building this into their performance assessment is also key. Performance assessment includes managers listening to a sample of calls, and assessing how potentially vulnerable people are handled. According to the firm, if these customers are not passed onto the customer support team appropriately, and if calls are not dealt with in a friendly, empathetic manner, this will impact on staff rewards. The firm uses speech analytics software to help with auditing staff performance. This analyses all calls and picks up on specific key words, which may be triggers or clues to vulnerability, such as mention of illness, treatment, diagnosis, depression etc. Managers can then assess how these calls have been handled, and give feedback where improvements are needed.

Excellent links with charities

Close collaboration with the advice and charity sector has been instrumental in developing its approach to vulnerability according to one firm. It uses the Money Advice Trust and Royal College of Psychiatrists tools such as TEXAS and COMPASS to assist with implementation and finds these very effective (see Appendix 4). It has different levels of training for mainstream collectors and the specialist unit, and has worked extensively with charities such as StepChange, Macmillan Cancer Support, the Samaritans and Christians Against Poverty to develop this area. The firm reports that staff in the specialist unit do not have scripts or time limits to work to. They are encouraged to try to get to the bottom of a person’s situation. This can involve some difficult calls and emotions, and it recognises that, in addition to knowing how to deal with this and signpost effectively to organisations that can help, staff themselves may need help dealing with the aftermath of such calls. It points out that signposting is most effective if a firm puts time and effort into building relationships with the advice sector, knowing what parts of which charities can offer specialist help, and ensuring customers are passed to the most relevant person. It believes that handling vulnerable customers in the right way leads to better team job satisfaction.

Creditors are not rescuers


Another firm told us that one element of its approach to vulnerability is to recognise that ‘creditors are not rescuers’. It is not its staff’s job to rescue customers in difficulty; however it is their job to know where they can get help and signpost people appropriately. In its view, obtaining help and support to deal with a difficult situation so that people can get back in control of their financial situation is vital to its vision. The firm told us they value emotional intelligence highly, both for frontline staff and their specialist team. Frontline staff use the TEXAS model and pass on to the specialist team

where necessary. It told us staff are encouraged to listen and look out for a wide range of clues, some of which can be subtle, including signs of agitation such as pitch, tone of voice and breathing, as well as indicators such as “I’ve not taken my tablets”. Staff are empowered to move away from scripts where they have a gut feeling that something isn’t right. Training for staff in the specialist team involves role play around emotionally difficult situations so that staff feel confident in handling these sorts of calls. Once a customer is identified as vulnerable, they are removed from automatic dialling systems. Their file is flagged so that any future contact will be handled by the specialist team. Records are kept that may include details such as best times to contact the customer, which may for example be built around timetables for dialysis or chemotherapy, or timings for medications or carer visits, which might make a significant difference to the customer. Involvement with the Samaritans, StepChange and Macmillan Cancer Support has been key in developing its approach. It sees a business culture that wants to do the right thing and the prioritisation of excellent communication skills as key features of this approach.

Promoting accessibility in banking

We also came across examples of creative approaches in the banking sector. For example, one bank has been touring the UK with Accessibility Roadshows throughout 2014 visiting branches, head office locations and operation areas within the bank, as well as presenting at external events. The aim is to bring to life some of the accessible services the bank can provide to make customers’ lives easier. The roadshows include demonstrations of the bank’s accessible services, such as its Talking Cash Machines and high visibility debit cards for people with visual impairments, or the Sign Video services for British Sign Language users. The roadshows also highlight how its partnerships with charities such as RNIB and the Alzheimer’s Society are helping the bank understand the needs of its customers. The bank provides detailed training to its staff in advance of the roadshow arriving in a branch, meaning they are confident in answering customer queries about accessibility services and can proactively provide the right support on an ongoing basis. Since the start of the roadshows, the bank has seen the use of high visibility debit cards and Talking ATMs increase significantly.

Another example came from a satisfied customer of a bank that has recently taken steps to improve procedures in establishing, and monitoring the continued operation of power of attorneys:

 *“I set up a power of attorney account with the bank. This took a little time but the bank allows you to ring directly to the branch. They also have a dedicated legal team who handle the setting up of power of attorney. They wrote to me shortly after I had visited the branch. In their letter was a direct phone line number which I rung a couple of times and found the team both understanding and helpful.”*

(Personal communication with the FCA 30.10.2014)

Insurance sector: case studies

Support in obtaining death certificate

Following the death of a policyholder, a life insurance firm tried, over many months, to obtain the death certificate from the widower so they could pay out the benefits from his late wife's pension policy. Unfortunately, he was finding it very difficult to deal with this, and so the firm arranged to get a copy of the death certificate. Having received this, they were able to send him the forms to enable the payment to be made easily. The result was that the payment was issued without adding to the considerable stress that the customer was experiencing.

Pension life cover and tax penalty

A widow urgently needed the proceeds of her late husband's pension life cover policy to avoid a tax penalty. Unfortunately, she completed the discharge forms incorrectly, which needed valuable time to correct. The firm arranged for a courier to deliver new forms, and return them correctly completed. The firm was then able to meet the customer's deadline and the tax penalty was avoided.

Transferred benefits

A confused, elderly gentleman contacted the firm about his pension. The firm established that his policy had been transferred away many years earlier, and the adviser who had dealt with the policyholder's affairs was no longer available. The firm, therefore, contacted the receiving provider, only to find that the benefits had been transferred again to another provider. The firm contacted them, explained the background, and put them in touch with the elderly gentleman so he could receive his benefits.

Customer communications –plain language review

Members of the executive committee of a life insurance firm feel personally accountable for the standard of communications with customers. Based on their first-hand experience of customer complaints and focus group feedback, the firm set up a letter writing group, comprising the best practitioners, to establish best practice. As a result, a letter writing workshop has been introduced that all customer service staff must attend.

Following policyholder feedback on the firm's retirement process, it undertook an end-to-end review. Some of the most important changes concerned the letters and forms issued to retiring policyholders. In particular, colour coding the various retirement options so that policyholders can navigate the retirement forms much more easily. The covering letters to policyholders were significantly reduced in length, and the options available put into the order that is most likely to interest them. For example, for retirement funds under £10,000, the cash option is the first one covered. Since introducing the new forms, letters and processes, retirement-related complaints have reduced by two-thirds.

Policyholder focus groups have consistently told the firm that the most important communication they receive is the annual statement, and that they are principally interested in the values. Consequently, the statements have been redesigned so that the policy value is the very first thing policyholders see when they open the envelope. This presentation has been tested on new focus groups and found to be much valued

5. Recognising consumer vulnerability

(a) Risk factors* for consumers of financial services

- low literacy, numeracy and financial capability skills
- physical disability
- severe or long-term illness
- mental health problems
- low income and/or debt
- caring responsibilities (including operating a power of attorney)
- being 'older old' for example over 80, although this is not absolute (may be associated with cognitive or dexterity impairment, sensory impairments such as hearing or sight, onset of ill-health, not being comfortable with new technology)
- being young (associated with less experience)
- change in circumstances (e.g. job loss, bereavement, divorce)
- lack of English language skills
- non-standard requirements or credit history (e.g. armed forces personnel returning from abroad, ex-offenders; care-home leavers, recent immigrants)

*Please note this list is not exhaustive

(b) Triggers to support staff on the frontline

Some triggers may be to do with changes in payment behaviour such as:

- payments stopping suddenly
- late or missed payments
- regular unarranged overdrafts and charges
- unusual activity on an account

Other triggers may occur during a phone call and include phrases such as:

- I can't pay
- I'm having trouble paying
- I can't read my bill
- I can't understand the letter you sent me

- I can't hold on all day
- I hate these press buttons
(from BS 18477: 2010.⁵⁶)

Staff could also be on the lookout for:

- shortness of breath or signs of agitation
- asking for repetition (a sign that the customer is not retaining information)
- signs that the consumer has not understood or signs of confusion
- mention of medication

6. Handling vulnerability disclosure and navigating the Data Protection Act

Please see Chapter 5: Disclosure and data protection issues for a fuller analysis of the Data Protection Act.

a) The Information Commissioners Office, the FOS and handling third party disclosures

Information Commissioner's Office

The regulatory body in this area, the Information Commissioner's Office (ICO), has communicated to the FCA that, in the right circumstances, and for the right reasons, data protection should not act as a barrier to the recording of information, when this recording would lead to a fair outcome for the customer. The ICO seeks to exercise its regulatory powers in a proportionate way, and it is likely that action would only be taken against a firm where the recording of the information in question had been unfair and/or led to an unfair outcome for an individual. The ICO made it clear that it would have to judge the merits of each individual case to assess whether it was fair for certain information to be recorded. However, provided the outcome achieved is right for the customer it is unlikely that a complaint would subsequently be made to the ICO. Quality conversations with customers are the key to success, and the right training, systems and processes need to be in place to facilitate this. Focusing on the adjustments that the customer needs rather than making assumptions about underlying conditions, and seeking an agreement with the customer when those adjustments might need to be reviewed, at the outset, are identified by the ICO as a sensible approach (ICO personal communication with FCA 6.11.14).

Financial Ombudsman Service

The Financial Ombudsman Service (the ombudsman service) is clear that data protection is not a barrier to recording relevant information: *Our opinion is that if you ask a proper question, record factual information (not your opinion) and explain to the customer why you're recording this information down (to meet their needs/provide best level of care) there's no issue with DPA. That's what we do.* The ombudsman service recommends:

⁵⁶ Permission to reproduce extracts from BS 18477:2010 is granted by BSI. British Standards can be obtained in PDF or hard copy formats from the BSI online shop: www.bsigroup.com/Shop or by contacting BSI Customer Services for hardcopies only: Tel: +44 (0)20 8996 9001, Email: cservices@bsigroup.com. This permission does not cover any other editions.

- recording things in the customer's own words
- not making assumptions, and
- recording the needs or adaptations that the customer asks for rather than an assumed underlying condition as useful tips (Financial Ombudsman Service personal communication with FCA 22.10.14)

Involvement of a third party

Firms expressed concern about how they should respond when a third party (such as a relative or carer) is involved with someone's finances (as is often the case with some vulnerable consumers). It is true that firms cannot disclose information about a customer's account to a third party without authorisation or an arrangement such as a power of attorney or third party mandate. However, if a customer needs assistance in making a call, and the nominated person has the security information they need to conduct a transaction, they should be enabled to carry out the call on the customer's behalf.⁵⁷ In addition, if a third party contacts a firm to let them know that a customer cannot manage their financial affairs for a while, because of, for example, a deteriorating health condition or a sudden crisis, there is nothing to stop a firm making a note of the circumstances so that appropriate action can be taken when they can be in contact with the customer. This does not involve disclosing any information to the caller. Sometimes this is all that is required to reassure concerned relatives that the firm understands the situation. Firms may also want to use the information provided by a third party to investigate further and seek a separate conversation with the customer when appropriate to do so. This may be important in preventing abuse as well as clarifying the customer's needs.

The Money Advice Trust and Royal College of Psychiatrists have developed a tool to assist staff in dealing with information disclosures from carers (see below).

(b) TEXAS, IDEA and CARERS drills

The Royal College of Psychiatrists and Money Advice Trust have developed three protocols which are practical tools to assist staff in dealing with conversations around vulnerability.

TEXAS drill

The TEXAS protocol can help all frontline staff manage disclosures effectively which is a key part of creating an organisation where customers are confident to disclose. It can be used as a training tool for managing initial conversations.

Thank them (what they have told you could be useful for everyone involved)

"Thanks for telling me, as it will help us deal with your account better"

Explain how their information will be used

"Let me just explain how we'll use that information, so you know"

NB This includes why the information is being collected, how it will be used to help decision-making, and who the data will be shared with/disclosed to.

eXplicit consent

Now ask the individual for their permission to use their information in this way

⁵⁷ Source: Employers' Forum on Disability Your call p 13

Ask three key questions (these will help you understand the situation better)

1. Does your mental health problem make it difficult to repay your debt? If so, how?
2. Does your mental health problem affect your ability to deal or communicate with us? If so, how?
3. Does anyone need to help you manage your finances such as a carer or relative? If so, how?

Signpost to internal or external help (where this is appropriate)

At this point, staff and organisations might:

- need to internally refer the individual to a specialist team/staff member in their organisation
- creditors or their agents may want to consider external signposting to an organisation such as:
 - a debt advice agency for help with multiple debts
 - NHS 111 for more help (non-emergency) with a mental health problem, NHS Direct Wales on 0845 46 47
 - Health and Social Care in Northern Ireland www.hscni.net/
 - The Samaritans (0845 790 9090) for suicidal or despairing people.

IDEA

The IDEA protocol can be used by specialist staff to help structure and manage more in depth conversations, ask the right questions, and identify relevant information.

Impact – staff should ask what the mental health problem either stops the customer doing in relation to their financial situation, or what it makes harder for them to do. This will help provide insight into both the severity of the condition, and its consequences.

Duration – staff should discuss how long the customer has been living with the reported mental health problem, as the duration of different conditions will vary. This can inform decisions about the amount of time someone needs to be given to retake control of their situation.

Episodes – some people will experience more than one episode of poor mental health in their lives. Creditors will need to take such fluctuating conditions into account in their decision-making.

Assistance – creditors should consider whether the customer has been able to get any care, help, support or treatment for their condition. This may help in relation to collecting medical evidence.

Throughout, creditors should keep in mind not only the *commercial outcomes* they wish to achieve, but also the steps that would bring about better *customer outcomes* for their health and financial wellbeing.

CARERS

This drill was developed to assist with handling disclosures from carers to ensure that helpful information is not lost due to staff concerns about data protection.

- **Check for authority**
 - if the carer *can* supply evidence of their authority to act on the customer's behalf, a more detailed discussion can be arranged once this is received
 - if the carer *cannot* supply this evidence, or needs to share information about the customer now, the following steps should be taken:
- **Avoid discussing any account details, making sure to explain to the carer why this isn't possible**
- **Reassure the carer that their concerns can still, however, be recorded as observations (unverified) on the customer's account, and these can be looked into**
- **Explain to the carer that their observations will need to be shared with the customer, colleagues, and potentially any clients. Carers will need to give their consent for this.**
- **Record the carer's observations, listening carefully, and ensuring:**
 - you have checked why the customer is unable to speak directly with the creditor about these issues (is there, for example, a communication issue?)
 - you are clear how the customer's mental health problem affects their ability to repay
 - you have confirmed with the carer what information has been recorded, and how long these unverified observations will be held on file while they are being checked.
- **Summarise the available next steps, which might include:**
 - you (or a colleague) speaking with the customer concerned to establish if there is a problem, including checking the unverified observations made by the carer
 - the carer discussing with the customer a potential mandate to act on their behalf
 - the carer and customer working together to collect supporting medical evidence

7. Tips from firms: what has been reported to work well

This list is not designed to be comprehensive or prescriptive; rather it is a collection of the tips that have arisen from discussions with a range of firms and conversations with experts in the field.

A company-wide commitment to tackling and 'doing the right thing' in this area: Changing company process and systems that may have been developed in a process-driven, scripted way is not easy. It takes time and resource so needs to be supported from the top down, whether that be by having a senior-level champion or commitment from the whole of management.

A culture where staff are encouraged to understand and empathise with vulnerability: Many staff in call centres who provide the first point of contact with customers may not have much experience of people in vulnerable circumstances. Building knowledge of various vulnerabilities and the number of people involved, encouraging an appreciation of what life can be like for some people in difficult circumstances and encouraging a desire to help, is key to this culture. Some firms have chosen to do this by bringing in third sector organisations that specialise in certain vulnerabilities, or individuals who have experienced certain illnesses, to train or talk to staff.

An emphasis on training: all staff who deal directly with customers to know enough about vulnerability to pick up on warning signs or triggers and signpost/refer on appropriately. It is acknowledged by firms that staff cannot be expected to be experts on all types of illness. Rather they need to spot clues that enable them to refer on to more specialist assistance.

Avoiding rigidly scripted responses: Staff need the flexibility to allow a conversation to develop if they sense that a customer may be experiencing difficulty.

Removing the fear, enabling difficult conversations: Many staff may feel awkward or scared of having conversations around issues such as mental or other forms of illness, stressful situations and dealing with customers who may be distressed. Therefore they may not feel able to encourage customers to disclose vulnerabilities. Removing as much of this fear as possible via increased understanding, clear guidance on how to respond, role play, listening to sample calls are all ways that this can be achieved.

Recruiting for and encouraging listening skills, emotional intelligence and empathy.

Creating specialist teams that take responsibility for vulnerable customers once they have been referred by frontline staff seems to be a common and successful way of centering expertise in one place. Staff in specialist teams are commonly trained to a higher level in dealing with vulnerable customers and have more autonomy and flexibility in offering help and solutions.

Building trust and encouraging disclosure: Firms are clear that the more they know about the customer's situation, the more they can do to help. Clear procedures, well-trained staff with excellent communication skills, good implementation of data protection requirements and proving to customers that disclosing leads to positive action all help with good practice in this area.

Building success in handling calls from customers in vulnerable circumstances into performance assessment: Celebrating success by ensuring good practice is identified, highlighted and praised. Some firms use software that picks up on keywords which may indicate vulnerability so this can be used to assess staff performance and feed into training.

Targets and incentives can be aligned to good performance in line with a firm's strategy on dealing with vulnerable consumers. Incentives around the correct identification and referral on of potentially vulnerable people by frontline call handlers, and incentives that take account of the long-term sustainability of relationships, can be key parts of this.

Relationships with advice sector: Developing good relationships with the advice sector and building expertise on where help is available. Ensuring staff have access to this knowledge so that they have the best chance of referring customers on to the right source of help.

Intelligent signposting: *As it is not the job of financial services staff to be expert in handling all forms of vulnerability, it is critical that the right sort of expert help is identified and the customer referred in the most practical way.* Very often the financial problem the customer is calling about is the catalyst that has created a crisis or a stressful situation – it is the underlying vulnerability or condition that needs to be addressed. Good practice we came across included firms identifying which third sector organisations offer particularly relevant help for various issues and signposting to relevant individuals or departments rather than to a general website or phone number; 'warm-handing' (referring on to another organisation directly so that the customer doesn't have to make a second call); offering call-backs from third sector organisations at a time that suits the consumer; building relationships with those third sector organisations to maximise the usefulness of these interactions.

Having staff with the ability to use judgement and a flexible approach to the customer's circumstances so that options like freezing charges, winding back charges, and sympathetic treatment particularly if a customer is in hospital or prison, offering payment holidays of differing lengths etc., can all work to create a good outcome for the customer. Other examples include alternative ways to pay a bill or make a transaction, help registering a power of attorney, stopping constant letters being sent out addressed to a deceased person, alternative formats for information to be created/used, not relying solely on an automated process for determining credit worthiness, not being sold a product when disclosing a vulnerability.

Recording needs: Having systems that enable and encourage staff to record the customers' needs and any request for additional support.

Being able to flag accounts so that customers who may be in vulnerable circumstances are identified quickly when they contact the firm, and do not have to repeat what may be difficult details over and over again is key. This means these customers get diverted to the right team and in some firms it means that they are removed from automatic phone calls chasing debt, and from marketing lists. Flags, like other information, must be recorded and maintained in line with data protection principles (see Chapter 5).

Greater range of accessible options such as talking ATMs, hearing loops within branches, providing information in audio, Easy Read, large print, braille or audio formats, cheque book templates, and ensuring these are all working, well-publicised and understood by staff. Interpretation services are also important. Offer alternatives to dealing over the phone or online.

Specific steps to ensure that those who may have difficulty in understanding can be offered longer appointment times, meetings in quiet areas, allowing accompaniment and time for reflection, staff to take steps to clarify and check understanding.

Flexibility around proof of identity requirements and ensuring all counter staff are aware of this.

8. Good practice guides

This list is by no means exhaustive but we provide it here to promote the belief that strategies for dealing with consumers in vulnerable circumstances should not be developed in isolation within specific sectors. Sharing of principles and good practice across all financial services is likely to lead to better outcomes.

The British Standard BS 18477:2010 *Inclusive service provision. Requirements for identifying and responding to consumer vulnerability* is aimed at all service providers and illustrates how organisations can identify vulnerable consumers and treat them fairly. It covers aspects such as high-level policies, flexibility at the frontline, staff training, fair marketing and sales, and providing a range of contact methods and accessible information formats. The standard contains a wealth of detailed information which, although not tailored to financial services, is highly relevant. Of particular interest is the section on training staff to pick up on signals or triggers and identifying need. The Financial Ombudsman Service has already implemented this approach across its work with consumers and the FCA has begun work to embed this within its own contact centre.

The Royal College of Psychiatrists and Money Advice Trust (2014) *Lending, debt collection and mental health: twelve steps for treating potentially vulnerable customers fairly - guidance for treating potentially vulnerable customers fairly in the credit industry, and tips on practical implementation*. See www.vulnerability.training

The Money Advice Liaison Group and Royal College of Psychiatrists (2013) *Appropriately processing data from individuals with mental health problems under the Data Protection Act (1998)* (Briefing Note 4). See [www.rcpsych.ac.uk/pdf/MALG%20Briefing%20Note%20\(4\)%20-%20DPA%20and%20mental%20health%20\(13_04_29\).pdf](http://www.rcpsych.ac.uk/pdf/MALG%20Briefing%20Note%20(4)%20-%20DPA%20and%20mental%20health%20(13_04_29).pdf)

Mind (2008) *In the red* and (2011) *Still in the red* – recommendations on debt and mental health. See www.mind.org.uk/media/273469/in-the-red.pdf and www.mind.org.uk/media/273468/still-in-the-red.pdf

The Alzheimer's Society (2013) *Dementia-friendly financial services: A charter for improving the customer experience of people living with dementia when dealing with financial services organisation*. See [file:///C:/Users/racton1/Downloads/Dementia-friendly_financial_services_charter%20\(3\).pdf](file:///C:/Users/racton1/Downloads/Dementia-friendly_financial_services_charter%20(3).pdf).

The Employers' Forum on Disability (2010) *Your call is important to us – Best practice charter: contact centre quality commitment*. See pelorous.totallyplc.com/public/cms/261/564/62/192/Your%20Call%20is%20Important%20To%20Us%20_generic_2010.pdf?realName=HMw4c2.pdf

The Direct Marketing Association (2012) *Guidelines for call centres dealing with vulnerable consumers*. See dma.org.uk/uploads/call-centres-vulnerable-consumers_final_53d7c237289c1.pdf

Macmillan Cancer Support (2014) *Counting on your support – how the banking industry can improve the service it provides to customers living with cancer*. Includes nine recommendations for banks in supporting those living with cancer. See www.macmillan.org.uk/Documents/GetInvolved/Campaigns/Costofcancer/Countingonyoursupport-MacmillanBankingReport.pdf

Royal National Institute of Blind People (2011), *Barriers to financial inclusion: Factors affecting the independent use of banking services for blind and partially sighted people* See *Barriers to financial inclusion research full report* (Word, 531 KB)

Dosh (2014) *Access to banking for people with a learning disability*. See www.dosh.org/data/Access_to_banking_for_people_with_a_learning_disability_2014.pdf

The Lending Code includes requirements around mental health and financial difficulty. The Lending Standards Board has carried out a review of vulnerability amongst subscribers which contains comments on policies and procedures. It has also published reviews on dealing with customers in financial difficulties. Lending Standards Board (2014) *Themed review of vulnerable customers*. See www.lendingstandardsboard.org.uk/docs/ThemedReviewofVulnerableCustomers.pdf

The British Bankers' Association publish leaflets on disability law, proof of identity, dealing with bereavement, banking for those with reduced mental capacity, managing a bank account for someone else amongst others. These are aimed at consumers but may be useful in setting expectations. We understand that the BBA is also planning to publish a series of briefing notes for banks to offer best practice guidance in dealing with range of potentially vulnerable customers. Other trade bodies such as the Building Societies Association also provide leaflets.

There are many common themes which run through these recommendations, often around:

- confidence and skills of front-line staff
- consistent guidance in appropriate referral
- expertise in specialist teams
- flexible, tailored responses
- encouraging conversations and disclosure
- recording communication and service needs accurately and in line with data protection and Mental Capacity Act requirements
- clear processes for reporting suspected abuse or fraud.