

WOODLAND CARS LTD Vulnerable Customer Policy

How do we identify Vulnerable Customers?

In order for Woodland Cars LTD to address the needs of Vulnerable Customers we will firstly need to be able to identify them. There are many risk factors involved including bereavement, illiteracy, illness, disability or other impairments which increase a consumer's vulnerability

Our team remains alert to the signs that the person we are talking too may not have the capacity to make an informed decision regarding the implications of the services/agreement that we are making to them.

The Mental Capacity Act says that a person is unable to make a specific decision if they cannot understand information about the decision to be made, cannot retain that information in their mind, cannot use or weigh that information as part of the decision-making process or cannot communicate their decision.

As part of our customer experience at Woodland Cars Ltd we always look out for vulnerable consumers and we aim to help and support them by:

- Training our customer facing staff so they are able to deal with vulnerable customers appropriately.
- Observing and involving other members of staff who can provide help and support
- Being patient and taking time to listen and facilitate a conversation with the customer so that they fully understand.
- Sharing information with our Partners regarding the customer's current situation
- Understanding the customer's needs and demonstrating compassion
- Allocating a familiar primary contact for the customer ensures consistency and trust.
- Rewarding, recognising and praising good practice in relation to vulnerable customers.
- Simplifying language so it is clear and easy to unders.and and avoiding use of industry jargon.

What do we look for?

In order to identify vulnerable customers, our staff are trained to ask themselves the following questions:

- Do they ask us to speak more slowly?

- Do they understand what we are saying?
- Can they hear the whole conversation without missing bits?
- Are they aware of what is being discussed?
- Are they asking unrelated questions?

Do they sound flustered or out of breath when they answer the phone?

- Do they say 'yes' to a question that they have not understood?
- Do they keep repeating themselves?
- Do they suggest another family member deals with things for them?
- Do they say they have not understood previous correspondence or communication?

Communicating with Vulnerable Customers

When we communicate with vulnerable customers we ensure that we:

- Speak clearly to customers.
- Set the expectations for the discussion.
- Demonstrate patience and ensure we do not rush them.
- Do not assume we know the customers' needs
- Keep the discussion on the relevant topic.
- Offer the customer a different method of communication.
- Accept that customers can be forgetful.
- Double check the customer has heard what we have said.
- Check in case the customer does not have clear vision.
- Ask the customer if they need to speak to anyone before they make a decision.

If a customer is not in a position to make a decision or does not have the capacity to do so, we try to find a family member, carer or someone with authority and with appropriate ID who can act on their behalf. We ensure that the authorised person knows exactly what is expected of them.

If a vulnerable customer is identified, a senior manager then checks to ensure the customer's needs have been met.

If a customer is purchasing with finance and is identified as potentially vulnerable, the sales person will update the finance lender via email or verbally. This will not affect any

decision by the lender. It will allow the lender to consider any adjustment to the service the customer may need, also to meet the individual needs whether that be in the application or in life.