

How to Support Vulnerable and Disadvantaged Customers

Who is vulnerable or disadvantaged customers?

A person who is 'vulnerable' is capable of being easily or quickly harmed or injured. Vulnerability also implies an association with the concept of risk.

Disadvantaged are the individuals who cannot change them (such as mental incapacity, race, or ethnicity); or cannot readily or easily change them (such as socio-economic status or educational attainment).

People may be vulnerable or disadvantaged if they are:

1. Chronically ill
2. Elderly
3. Unemployed
4. Financially distressed
5. Non-native English speaker
6. Hearing or speech impaired
7. Intellectually impaired

If you believe any customer may need extra care, you must provide them with all necessary support and use the CARE protocol:

C: Comprehend – is the customer able to follow the conversation and understand what is being said?

A: Assess – is the customer able to weigh up the information and give you a decision?

R: Retain – is the customer able to retain and remember information? Can they repeat it at a later point?

E: Evaluate – is the customer able to explain and communicate their decisions? Are they asking questions, or is the conversation one-way?

How to identify vulnerable or disadvantaged customers?

1. They sound distressed, flustered, or agitated.
2. Their first language is not English and have difficulty to understand.
3. They repeat themselves often.
4. They become confused quickly.
5. They are unable to articulate their problem or query clearly.
6. They say 'Yes' to every question, even when it isn't appropriate.
7. They take a long time to answer a question.
8. They ask you to repeat phrases and questions several times.
9. They cannot speak clearly or without syntax errors.
10. They say phrases like "My partner/mother/son always did this for me."

Steps we take if we believe a consumer may be vulnerable:

1. We speak slowly, clearly and explain fully
2. We are patient and empathise where appropriate
3. We don't rush as it may sometimes take customer time to get relevant information together such as account details
4. We do not make assumptions about a customer's needs
5. We clarify understanding at every point and always ask if there is anything else, they would like us to explain
6. We ask the customer to explain to us what they understand the agreement to be
7. We offer alternative types of communication – phone, live chat, email
8. We do not make assumptions that the person we are dealing with is sighted as they may be unable to read or understand serial numbers or account numbers
9. We do not make assumptions that the person we are talking to can hear everything we say as they may have a hearing impairment
10. We always remember that the person we are speaking to may sometimes be forgetful or overly trusting and believe that a sales representative is always acting in their best interest
11. We give the consumer time to explain their circumstances fully and don't interrupt or appear impatient
12. We also listen for what is NOT being said for example lack of questions about price, lack of commitment, timing of responses, extended silences
13. If customer sounds confused, or may need help, we ask if there is anyone else, they may need to talk to before making the decision

Special Notes

1. Make use of all possible ways to make customer support easier
2. Use texts, live chat or emails and phone calls, to help with troubleshooting.
3. Arrange onsite supports wherever needed and possible.
4. Be calm and enquire their convenient channel for communication, phone calls or live chats.
5. If you are in doubt or any confusion, please transfer call to your line manager or more experienced team member.