



Supporting vulnerable customers

The FCA has defined vulnerable customers as those who, due to their personal circumstances, are especially susceptible to harm.

There will be circumstances where a customer's ability to make a decision may be impacted or limited by certain factors. We must ensure that these customers receive consistently fair treatment in the same way as other customers, including their experience of customer outcomes. The drivers of vulnerability compiled by the FCA are designed to assist in identifying customers' needs where any of these characteristics may be present.

The four drivers of vulnerability identified by the FCA are: health, life events, resilience or capability.

If you believe your client may have a vulnerability, or if you are aware of any special requirements your client needs to support them when handling their account, please speak with us to discuss how we can provide the assistance needed.

The following UK-based organisations may also provide helpful information and support for customers with vulnerabilities:

- [Alzheimer's Society](#) - gives advice and practical guidance for the next steps as people living with dementia navigate the hardest times of their lives.
- [Cruse Bereavement Support](#) - offers bereavement support, information and campaigning.
- [Mental Health Foundation](#) - provides information and support for anyone with mental health problems or learning disabilities.
- [Mind](#) - promotes the views and needs of people with mental health problems.
- [National Debtline](#) - offers tailored free advice to assist individuals with debt.
- [Royal National Institute of Blind People \(RNIB\)](#) - committed to helping blind and partially sighted people.
- [Royal National Institute for Deaf People \(RNID\)](#) - supporting people who are deaf, have hearing loss or tinnitus
- [Samaritans](#) - offers confidential support for people experiencing feelings of distress or despair
- [SANE](#) - provides non-judgmental and compassionate emotional support, information and guidance for people affected by mental illness, their families and carers.
- [SMART Recovery UK](#) - helps individuals decide whether they have a problem with addiction, builds up their motivation to change and offers a set of proven tools and techniques to support recovery.
- [Step Change](#) - offers free debt advice tailored to the individual's circumstances.



- [YoungMinds](#) - offers your people with the tools to look after their mental health. YoungMinds also supports parents and adults who work with young people to be the best support they can be to young people in their lives.