



## **Vulnerable Customers Policy**

Last Update 12<sup>th</sup> July 2023



# Vulnerable Customers Policy

## Executive Summary

**Hilton Suzuki** recognises that some customers we come into contact with will be vulnerable in the context of how we interact with them because of their personal circumstances. As a provider of **vehicles**, we have a duty and obligation to make sure that all of our work is consistent with our **values** and that we make reasonable adjustments and put in place appropriate support mechanisms to make sure our customers/members of the public/supporters are not being disadvantaged by us.

This report is intended for use by Internal Staff and Third Parties and is designed to make sure that **we** meet(s) our legal and regulatory requirements, professional/industry codes of conduct and the ethical standards that we set ourselves as part of our company values

Because of our values, **Hilton Suzuki** want to make sure that all our staff or volunteers that come into contact with vulnerable individuals take all reasonable steps to minimise the risks of harm to their welfare and that everyone is treated fairly. We will do this by following this policy and by checking the suitability of staff and volunteers working with children and vulnerable adults.

**Hilton Suzuki** is committed to providing appropriate support to vulnerable customers and this forms part of **Hilton Suzuki's** wider commitment to making sure our services meet the obligations of **Equality Act 2010**

This policy aims to

- **Provide guidance for staff on how we define and identify a vulnerable customer.**
- **Outline the processes we have in place to help support vulnerable customers.**
- **Outline roles and responsibilities in relation to vulnerability and how we will oversee compliance in this area.**

# Our Population and Vulnerabilities



UK **population** (2015) is estimated to be **65.1 million**.



It's estimated that up to **1 in every 20** people in the UK has some degree of **dyslexia**.



**850,000** people are (estimated to be) living with **dementia** in the UK.



**32%** of all people aged **65+** in the UK **live alone** (3.64 million people).



Major **depression** affects around **1 in 10** of the general population at any time.



**Every day 150 families** in Britain become **homeless**.



**6,188 suicides** registered in the UK in 2015. This is over 16 a day.



Almost **822 cancers** were registered **per day** (2015).



**1 in 6** of the population has some form of **hearing loss**.



**Over two million** people in the UK are living with **sight loss** (2015).



Around **100 people each week** are diagnosed with **MS**.



There are an estimated **10 million** people in the UK with **arthritis**.



# Our Population and Vulnerabilities

## Definitions

“**Vulnerability**”: Types of vulnerability vary widely, for example someone could be vulnerable because they are a young person with autism living independently for the first time, or a single parent with dependent children who has recently become unemployed, or someone with a life-limiting illness.

“**Vulnerability**”: Can be temporary, progressive or ongoing.

Whilst it is very difficult to define, **Hilton Suzuki** is likely to consider someone to be vulnerable when:

“Their personal circumstances and characteristics mean they are significantly more likely than an average person to experience detriment in connection with how **Hilton Suzuki** deals with them, or where that detriment is likely to be more substantial”.

“**Customers**” – whilst this policy title refers to vulnerable “customers”, this should be taken to include all individuals.

For the purposes of this policy we consider a vulnerable adult to be a person aged 18 or over who has:

- A learning or physical disability.
- A physical or mental illness, chronic or otherwise including an addiction to alcohol or drugs.
- A reduction in physical or mental capacity.

- A dependency upon others in the performance of, or a requirement for assistance in the performance of physical functions.
- Severe impairment in the ability to communicate with others.
- Impairment in a person’s ability to protect themselves from assault, abuse or neglect.
- A person deemed not to display the mental capacity to make informed decisions

For the purposes of child protection legislation the term ‘child’ refers to anyone up to the age of 18 years

An adult or child in a potentially vulnerable situation as someone whose situation includes:

- Physical and mental health conditions.
- Disability.
- Learning difficulties.
- Times of stress or anxiety (e.g., bereavement, redundancy).
- Financial vulnerability (where a transaction may impact on their ability to sufficiently care for themselves or leave them in financial hardship).
- English not being the customer’s first language.
- Influence of alcohol or drugs

# Our Population and Vulnerabilities

## Summary

### Examples of Definitions:

International Federation of Red Cross and Red Crescent Societies.

“Vulnerability can be understood as diminished capacity of an individual (or and interconnected group) to anticipate, cope with, resist and recover from the impact of significant or even everyday events”.

### East Cambridge District Council

“A vulnerable person is someone who is, or may be, in need of support due to age, illness or a mental or physical disability. Who is, or maybe unable to take care of himself/herself or is unable to protect himself or herself against harm or exploitation”.

### Age UK

“Vulnerability is not something that affects other people. Any of us, at any time, could need care and support”.

The definition of a ‘Vulnerable Person’ within this document covers:

- A child.
- Someone who falls beneath the classification of a ‘vulnerable adult’.
- Someone in a situation causing vulnerability, i.e. in a ‘vulnerable situation’.

## Scope

This policy is relevant to considering the needs of your customer audience.

This Policy applies to **Hilton Suzuki** and to the following service partners:

- E.g. subcontractors such as contact centre provider.
- E.g. Other suppliers who provide less core services.

## Relevant Guidance and Legislation

- FCA Guidance requiring Hilton Suzuki to have in place and adhere to its own policy for managing vulnerable customers.
- The Public Sector Equality Duty (PSED) under the Equality Act 2010.
- General Data Protection Regulation – this supersedes the Data Protection Act 1998 and must be considered regarding collection, processing, retention, security and disclosure of data relating to customer vulnerability.
- Regulation/Guidance applicable to the charitable sector.
- Mental Capacity Act – See appendix 2.

# Our Population and Vulnerabilities

## Key Principles

- **Hilton Suzuki** works on the general principle that we will take appropriate steps to consider the circumstances of any individual who is particularly vulnerable or susceptible to detriment and therefore needs either:
  - Adjustments to the way in which we communicate and support them.
  - Special consideration in the context of legal enforcement and prosecution actions.
- **Hilton Suzuki** recognises that vulnerability is a state not a trait, that there is a range of vulnerable circumstances, and that people are different, meaning that some customers will become vulnerable in circumstances where others may not.
- **Hilton Suzuki** believes the welfare of any vulnerable person is paramount; those who are vulnerable without exception have the right to protection from abuse regardless of gender, ethnicity, disability, sexual orientation, gender identity or beliefs.
- **Hilton Suzuki** works on the basis that every individual is different, has different circumstances which need to be considered.

This means that as far as possible, we will treat individuals in a way that is appropriate to their needs, where possible tailoring our approach.
- In some cases, we may need to adopt an approach for dealing with certain categories of vulnerable customers or vulnerable customers who, despite having different circumstances may, need to follow a similar treatment path.
- We have a number of processes and tools in place to facilitate this and each of these are covered in more detail under 'How **Hilton Suzuki** can support vulnerable customers below'.
- **Hilton Suzuki** expects its own and its subcontractor's staff who come into direct contact with members of the public as part of their job to carry out appropriate selection and vetting procedures, including where appropriate basic criminal record checks.
- **Hilton Suzuki** takes any complaint about treatment of vulnerable customers very seriously and any such complaint will be investigated fully. If appropriate **Hilton Suzuki** will liaise with relevant law enforcement agencies.
- This policy should be circulated and made public as appropriate.

# How **Hilton Suzuki** Will Support Vulnerable Customers

**Hilton Suzuki** has in place a range of services and processes to support customers. Some of these are aimed at people with disabilities who may not be vulnerable, but form part of our wider suite of support for customers who need us to do things a little differently. The services we can provide are summarised in more detail below:

**Alternative formats** – whilst many customers who need reasonable adjustments will not be vulnerable, we recognise that for some customers a disability such as sight loss means we need to communicate with that customer in a different way. This may include providing communications in large print, Braille, digital or audio format.

**Textphone** – as with alternative formats, these services are available to customers to help them communicate with **Hilton Suzuki**. These services act as a channel to transmit a message between **Hilton Suzuki** and the customer in a way that is accessible to the customer.

**Language resources** – we recognise that a language barrier, particularly when combined with other factors such as age or social isolation, may lead to individuals being potentially vulnerable. **Hilton Suzuki** offers a number of language resources: **Might include**.

- Translation/Interpretation service.
- Information in Braille (available from the manufacturer)

## Web accessibility

### Reasonable Adjustments process

- **Hilton Suzuki** has a process in place to identify, consider, and where appropriate put in place a range of adjustments for customers who may need them. This process is particularly important given each customer's circumstances are different and allows us to consider the individual needs circumstances.

# How Hilton Suzuki Will Support Vulnerable Customers

Sometimes **Hilton Suzuki** comes into contact with customers who are at immediate risk of harm, either to themselves or from others therefore procedures are in place to deal with this. Whilst such cases are very rare, consequences can be serious and **Hilton Suzuki** will ensure it takes appropriate steps to mitigate the risk of harm. Scenarios include:

- **Threats of suicide** – occasionally we encounter customers who indicate they are suicidal. Advisors are trained that if they believe there is an immediate risk that a customer may harm themselves they must take prompt action. There is a procedure in place to deal with this which may include passing the details of the customer to the emergency services to enable them to assist.
- **Customers at risk of domestic violence** – if a customer notifies us that their domestic circumstances are hostile we can recommend additional safeguards that can be put in place on their account.

- **Refuges** – If we are notified that a particular site is a refuge or safe-house, there are a number of steps we can put in place to ensure any contact with that site is appropriately managed.

## Resources

**Hilton Suzuki** are committed to implementing, monitoring, maintaining and evaluating this policy. With regular reviews and updates re-issued. This includes the allocation of budget to support implementation of the policy, for example:

- Training
- Additional FTE taking into account additional time taken to provide a more tailored service to these customers.



# How Hilton Suzuki Will Support Vulnerable Customers

## Staff Support

- Whether before, during or after an incident involving a **child or vulnerable person**, if you have any queries or uncertainties you should always consult your line manager. They will be able to provide dedicated support and one of these members of staff support should always be available within working hours, or have a qualified member of staff available to address queries in their absence.
- If dedicated training of resourcing is required to reasonably and practicably support effective adoption of this policy within projects.
- Costs for the adoption of this policy should be factored into annual budgets and expenditure, and where budget is not available this should be requested from **Matthew Crathorn** so that we can fulfil our **legal and regulatory obligations**

## Training and Awareness

**Hilton Suzuki** will ensure that all relevant staff receive training in how to identify and respond appropriately to a vulnerable customer. We will do this through a combination of:

- Training as part of our induction process.
- Specific training for front line staff
- Flagging real examples in contact centre buzz sessions & other team meetings.
- Communications and awareness materials (e.g. posters in areas for all members of staff to see).
- Highlighting, sharing and rewarding individual examples of staff providing great customer service to vulnerable customers.



# How Hilton Suzuki Will Support Vulnerable Customers

## Outsource Providers and Third Parties

**Hilton Suzuki** will seek, both through its direct contractual relationships and through its contractors' sub-contractors to ensure that appropriate provisions are in place to protect vulnerable customers.

We will do these through ensuring that, where relevant, contractual providers are asked to demonstrate how they can support vulnerable customers, including through providing copies of any relevant vulnerable customers policy.

We will do all that we can to make sure that our suppliers follow the standards set by [this policy](#). Where third party suppliers cannot agree to these standards, **Hilton Suzuki** will undertake a review of the third parties policies and operations to make sure that we are confident that the third party meets our standards in principle, and they will always have to meet our legal requirements.

Where any of the above conditions are not met, this must be flagged within the **Hilton Suzuki** risk register.

## Supporting Policies and Procedures

The following **Hilton Suzuki** policies and procedures are relevant and either explicitly reference, implicitly provide for or have related procedures with provisions relating to vulnerable customers:

- Complaints procedure.
- Data protection policy.
- Privacy policy
- Safeguarding policy.
- Anti-bullying or harassment policy.
- Whistle-blowing policy.
- Policies and procedures which promote safety and welfare - health and safety.

## Oversight, Governance and Monitoring

- Roles and responsibilities with reference to review and monitoring of this policy are defined below in the 'roles & responsibilities' section.

# How **Hilton Suzuki** Will Support Vulnerable Customers

## Roles and Responsibilities

The following roles within **Hilton Suzuki** have responsibilities in connection with this policy:

	Name/Dept	Role Accountable	Responsibility
Hilton Suzuki	Matt Crathorn	General Manager	Overall accountability for making sure partners follow the policy.
Hilton Suzuki	Service/Parts/ Sales/Workshop	All Staff	Overall responsibility for policy including review and monitoring of this policy and day to day advice for all partners on application of the policy.
Hilton Suzuki	Malcolm Coleman	Admin	Making sure all training material follows the policy and updating this as required.

- Staff with responsibilities under this policy should be able to demonstrate the steps they have taken to make sure it is followed.



# How **Hilton Suzuki** Will Support Vulnerable Customers

## Questions

Is there a potential incident you have experienced or a question you have which isn't covered by this policy? Do you have needs which aren't covered by the resources identified in this policy (for example a gap in available training)?

If so, please contact [Matthew Crathorn](#) who will be happy to discuss this. They can be contacted through the below methods, and all questions or comments will be treated confidentially.

# Appendices: Appendix 1

## Standards

- Direct Marketing Association (DMA) – Code of Practice [dma.org.uk/the-dma-code](http://dma.org.uk/the-dma-code)
- Direct Marketing Association (DMA) – [Channel Guidelines LINK](#)

## Guidance and Law

- DMA – TRUST: Recognising Vulnerability and Making Reasonable Adjustments [Training materials can be found here](#)
- DMA - 'Guidelines for Dealing with Vulnerable Consumers' (White paper) [dma.org.uk/uploads/55c9b50f80d28-guidelines-for-dealing-with-vulnerable-consumers-august-2015\\_55c9b50f80c7b.pdf](http://dma.org.uk/uploads/55c9b50f80d28-guidelines-for-dealing-with-vulnerable-consumers-august-2015_55c9b50f80c7b.pdf)
- FCA Guidance – Consumer Vulnerability <https://www.fca.org.uk/publication/occasional-papers/occasional-paper-8.pdf>
- The Fundraising Regulator – Code of Fundraising Practice [www.fundraisingregulator.org.uk/code-of-fundraising-practice/](http://www.fundraisingregulator.org.uk/code-of-fundraising-practice/)
- Institute of Fundraising (IOF) – Treating Donors Fairly (TDF) [www.institute-of-fundraising.org.uk/library/treatingdonorsfairly/](http://www.institute-of-fundraising.org.uk/library/treatingdonorsfairly/)
- Mental Capacity Act (MCA) 2005: Code of Practice [www.gov.uk/government/publications/mental-capacity-code-of-practice](http://www.gov.uk/government/publications/mental-capacity-code-of-practice)
- Charities (Protection and Social Investment) Act 2016 <http://www.legislation.gov.uk/ukpga/2016/4/contents/enacted>
- Equality Act 2010: Defining Disability [www.gov.uk/definition-of-disability-under-equality-act-2010](http://www.gov.uk/definition-of-disability-under-equality-act-2010)
- Data Protection Act (DPA) 2018 <https://www.gov.uk/data-protection/the-data-protection-act>

## Training

- DMA – TRUST: Recognising Vulnerability and Making Reasonable Adjustments [Training materials can be found here](#)
- Samaritans – Conversations with Vulnerable People [www.samaritans.org/for-business/workplace-training/communication-training-courses/course-vulnerable-people](http://www.samaritans.org/for-business/workplace-training/communication-training-courses/course-vulnerable-people)
- DMA - Guidelines for Call Centres Dealing with Vulnerable People [dma.org.uk/uploads/55c9b50f80d28-guidelines-for-dealing-with-vulnerable-consumers-august-2015\\_55c9b50f80c7b.pdf](http://dma.org.uk/uploads/55c9b50f80d28-guidelines-for-dealing-with-vulnerable-consumers-august-2015_55c9b50f80c7b.pdf)

# Appendices: Appendix 1

## Additional Information

- (Hilton Suzuki) policy is the primary piece of information you should follow. There are however links below with useful information should you wish to find out more:
- ChildLine – Get support  
[www.childline.org.uk/get-support/](http://www.childline.org.uk/get-support/)
- Scope – About disability  
[www.scope.org.uk/support](http://www.scope.org.uk/support)
- Alzheimer’s Society  
[www.alzheimers.org.uk/info/20012/helpline](http://www.alzheimers.org.uk/info/20012/helpline)
- Mencap  
[www.mencap.org.uk](http://www.mencap.org.uk)
- Mind  
[www.mind.org.uk/information-support/guides-to-support-and-services/](http://www.mind.org.uk/information-support/guides-to-support-and-services/)
- Dementia Friends  
<https://www.dementiafriends.org.uk>
- RNIB  
[www.rnib.org.uk/practical-help](http://www.rnib.org.uk/practical-help)

## Procedures / Process List

Complaints.

## Supporting Policies

Safeguarding Policy Data Protection Policy.

Employee Contracts / handbook Volunteer handbook.

# Appendices: Appendix 2

## Mental Capacity: Our Obligations

Under the Mental Capacity Act 2005(MCA), a number of statutory principles were established, including:

- A person must be assumed to have capacity unless it is established that they lack capacity;
- A person is not to be treated as unable to make a decision unless all [practicable] steps to help him or her to do so have been taken without success; and
- A person is not to be treated as unable to make a decision merely because he or she makes an unwise decision.

### Determining Mental Capacity

Under the MCA 2005, a person lacks capacity in relation to a particular matter if at the [material] time he or she is unable to make a decision for himself or herself in relation to the matter because of an impairment of, or a disturbance in the functioning of, the mind or brain.

## How Can I Know Whether Someone Has 'Mental Capacity'?

There is a two tier test for assessing this. Part 1:

- (a) Does the person have an impairment of, or a disturbance in the functioning of, the mind or brain? – Have they told you this?
- (b) Does the impairment or disturbance mean that the person is unable to make the specific decision at the time that it needs to be made?

Part 2:

Can the person:

- (a) Understand the information relevant to the decision,
- (b) Retain that information,
- (c) Use or weigh up that information as part of the process of making the decision, or
- (d) Communicate his or her decision (whether by talking, using sign language or any other means)

If someone cannot undertake any one of these four aspects of the decision-making process, then he or she is unable to make an **informed decision**

# Appendices: Appendix 2

## Checklist:

Signs that an individual may be in a 'vulnerable circumstance' Is the individual:

- Asking irrelevant and unrelated questions, or displaying signs of forgetfulness?
- Unable to read and understand the information they are provided with, and asking for it to be continually repeated?
- Responding in an irrational way to simple questions?
- Saying 'yes' or 'no' at times that it is clear they haven't understood?
- Taking a long time or displaying difficulty in responding to simple questions or requests for information?
- Repeating simple questions such as 'who are you', 'what charity is it' and 'what do you want'?
- Wandering off the subject at hand and making contradictory statements?
- Saying that they are not well or not in the mood to continue?
- Displaying signs of ill-health like breathlessness or making signs of exasperation or discontent?
- Giving a statement such as 'I don't usually do things like this, my husband/wife/son/daughter takes care of it for me?'
- Indicating in any way that they are feeling rushed, flustered, or experiencing a stressful situation?
- Having trouble remembering relevant information, for example that they are already a regular donor to that charity or have recently donated?
- Donating an unexpectedly large gift with no prior relationship? (There being no prior relationship before a gift is made does not on its own constitute 'vulnerability': many legacy and major donor gifts to charities are given without the existence of a relationship between the donor or charity).



# Appendices: Appendix 3

## Sources / Our Population and Vulnerabilities

- UK population (2015) is estimated to be 65.1 million.  
<https://www.ons.gov.uk/peoplepopulationandcommunity/populationandmigration/populationestimates/articles/overviewoftheukpopulation/mar2017>
- 850,000 people are (estimated to be) living with dementia in the UK.  
<https://www.dementiastatistics.org/statistics-about-dementia/>
- One in six adults is living with a mental health problem (ONS, 2001).  
<https://www.ons.gov.uk/peoplepopulationandcommunity/healthandsocialcare/mentalhealth>
- Major depression affects around 1 in 10 or the general population at any time.  
<https://www.mind.org.uk/media/273476/proceed.pdf?ctaId=/about-us/our-policy-work/reports-and-guides/slices/gp-practices/>
- 6,188 suicides registered in the UK in 2015. This is over 16 a day.  
<https://www.ons.gov.uk/peoplepopulationandcommunity/birthsdeathsandmarriages/deaths/bulletins/suicidesintheunitedkingdom/2015registrations>
- One in six of the population has some form of hearing loss.  
<https://www.actiononhearingloss.org.uk/how-we-help/businesses-and-employers/employer-hub/understanding-hearing-loss-in-the-workplace/about-hearing-loss-and-deafness/>
- Over two million people in the UK are living with sight loss (2015).  
<http://www.rnib.org.uk/knowledge-and-research-hub/key-information-and-statistics>
- Around 100 people each week are diagnosed with MS.  
[https://www.mssociety.org.uk/sites/default/files/MS%20in%20the%20UK%20January%202016\\_0.pdf](https://www.mssociety.org.uk/sites/default/files/MS%20in%20the%20UK%20January%202016_0.pdf)
- An estimated 10 million people in the UK have arthritis.
- It's estimated that up to 1 in every 20 people in the UK has some degree of dyslexia.  
<http://www.nhs.uk/conditions/Dyslexia/Pages/Introduction.aspx>
- 32% of all people aged 65+ in the UK live alone (3.64 million people).
- Every day 150 families in Britain become homeless.  
<http://england.shelter.org.uk/?a=2.179375332.1547397338.1498837379-1951183032.1494515106>
- Almost 822 cancers were registered per day (2015).  
<https://www.ons.gov.uk/peoplepopulationandcommunity/healthandsocialcare/conditionsanddiseases/bulletins/cancerregistrationstatisticsengland/2015>