

## **VULNERABLE CUSTOMERS POLICY**

### **WHAT IS A VULNERABLE CUSTOMER AND WHY IS IT IMPORTANT TO KNOW?**

A vulnerable customer is someone who's especially susceptible to harm because of personal circumstances, such as:

- Age.
- A physical or learning disability.
- Physical or mental illness.
- Low literacy.
- Changes in circumstance e.g. bereavement.
- Communication difficulties.

Their vulnerability could be temporary or permanent, can vary widely and might not be obvious.

We understand our duty to protect the interests of vulnerable customers by:

- Looking out for those with disabilities and those whose circumstances have changed in such a way that they're now considered vulnerable.
- Understanding their needs, and;
- Considering any actions/adjustments necessary to provide additional service/safeguards.

### **HOW DOES ZYBRE SUPPORT THE NEEDS OF VULNERABLE CUSTOMERS?**

We look out for warning signs and always consider our customers' needs, treating everyone as an individual so we can do what's right. We'll do our utmost to advise and support you.

### **HELPING YOU MANAGE YOUR ACCOUNTS**

Whether you have specific accessibility needs or find yourself vulnerable in the short term, we always consider our customers' needs on a case-by-case basis.

### **HELPING YOU MANAGE YOUR BILLS**

Managing a budget can be hard at the best of times and, when circumstances change, paying bills on time can be difficult. If your payment's late, we'll send you reminders and give you another chance to pay us. We'll also add other safeguards to protect your interests. If a debt's left unpaid and is passed on to one of our debt collection agencies, they'll work with you to agree a fair and affordable repayment plan.

Please let us know if you have trouble paying so that we can help you. If you're also struggling to pay other bills because, for example, your income's been lowered or you've taken on some unexpected costs, it's always better to act as soon as you can to avoid falling further into debt. And whatever you need to do, we're here to help.

**HERE ARE SOME ADVISORY ORGANISATIONS THAT PROVIDE FREE ADVICE TO HELP YOU GET BACK ON TRACK:**

**Step Change**

- Online: [www.stepchange.org](http://www.stepchange.org)
- Phone: 0800 138 1111

**Money Advice Service**

- Online: [www.moneyadviceservice.org.uk](http://www.moneyadviceservice.org.uk)
- Phone: 0800 138 7777

**Pay Plan**

- Online: [www.payplan.com](http://www.payplan.com)
- Phone: 0808 250 0869

**Citizens Advice**

- Online: [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)
- Phone (England): 03444 111 444
- Phone (Wales): 03444 77 20 20

**Citizens Advice Scotland**

- Online: [www.cas.org.uk](http://www.cas.org.uk)
- Phone (Scotland): 03454 040 506

**National Debt Helpline**

- Online: [www.nationaldebtline.co.uk](http://www.nationaldebtline.co.uk)
- Phone: 0808 808 4000