

## Vulnerable Customer Policy

### Incentive Cars Limited Vulnerable Customer Policy

#### How do we identify Vulnerable Customers?

In order for Incentive Cars Limited 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 to 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 Incentive Cars Limited we always look out for vulnerable consumers and we aim to help and support them by:

- Training our customer facing staff so they can 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 ensuring consistency and trust.
- Rewarding, recognising, and praising good practice in relation to vulnerable customers.
- Simplifying language so it is clear and easy to understand and avoiding use of industry jargon.