

Vulnerable Persons Policy

Right Hand Motor LTD is committed to treating all customers fairly and with respect. We recognise that some customers may be vulnerable due to their personal circumstances and may require additional care to ensure they are not disadvantaged.

This policy sets out how we identify and support vulnerable customers in line with the Financial Conduct Authority (FCA) guidance on consumer vulnerability.

1. Definition of a vulnerable customer

The FCA defines a vulnerable customer as:

"Someone who, due to their personal circumstances, is especially susceptible to detriment, particularly when a firm is not acting with appropriate levels of care."

Vulnerability may be permanent, temporary, or sporadic and can change over time.

2. Examples of vulnerability

A customer may be vulnerable due to:

Mental health problems - such as depression, anxiety, or stress.

Physical health problems - disability, long-term illness, or mobility issues.

Financial difficulties - job loss, debt, or sudden loss of income.

Life events - bereavement, divorce, pregnancy, or caring responsibilities.

Language or communication barriers - including customers with limited English or low literacy.

Lack of confidence or financial capability - limited knowledge of financial products or services.

3. How we support vulnerable customers

At Right Hand Motor LTD, we ensure a flexible and tailored approach to meet the needs of vulnerable customers. This includes:

Consistency - Applying a clear policy across all interactions to ensure fairness.

Clear communication - Explaining information simply, avoiding jargon, and confirming customer understanding.

Staff training - Ensuring our team is trained to recognise vulnerability and respond appropriately.

Empowerment - Referring cases to senior staff who can make discretionary, customer-focused decisions.

Flexibility - Adapting our service, including allowing extra time, using alternative communication methods, or involving family/support where appropriate.

Proactive care - Checking in with customers where needed to provide reassurance and guidance.

Specialist referrals - Signposting customers to organisations who can provide additional support (see section 6).

If a customer applies for vehicle finance and we identify or suspect a vulnerability, we will notify the lender so they can make a fully informed decision.

4. Business commitment

Right Hand Motor LTD is committed to embedding fairness and sensitivity into every part of our business. We will:

Consider vulnerability in all customer interactions.

Ensure staff remain up to date with FCA guidance and best practice.

Encourage staff to display empathy and patience when dealing with sensitive cases.

Maintain effective systems for monitoring and improving how we support vulnerable customers.

5. Identifying vulnerability

Our process for identifying and supporting vulnerable customers includes:

Before engagement - considering potential needs and preparing for accessibility.

At first contact - asking appropriate questions, observing behaviours, and identifying potential vulnerabilities.

During the relationship - ongoing monitoring and adapting support as customer needs change.

6. External support and guidance

We may signpost customers to specialist organisations for advice and support, such as:

MoneyHelper (formerly Money Advice Service)

Citizens Advice

Samaritans

FCA guidance on consumer vulnerability

7. Review and updates

We will regularly review this policy to ensure it remains effective and in line with FCA expectations.

This policy was last updated in September 2025.