

VULNERABLE CUSTOMER POLICY

Castleview Cars – A trading name of Taz Corporation Limited

Purpose

This policy sets out how Castleview Cars identifies and supports customers who may be considered vulnerable, ensuring they receive fair and appropriate treatment throughout their journey with us.

Definition of a Vulnerable Customer

A vulnerable customer is someone who, due to personal circumstances, may be especially susceptible to harm or disadvantage, particularly when engaging with financial services. Vulnerability may be temporary or permanent and can arise from:

- Age-related conditions (e.g. older or younger customers)
- Physical or mental health issues
- Life events (e.g. bereavement, job loss, relationship breakdown)
- Low literacy, numeracy or digital skills
- Language barriers
- Financial difficulty or low income

Identifying Vulnerable Customers

All staff are trained to remain vigilant for signs of vulnerability. Indicators may include:

- Difficulty understanding or retaining information
- Repeated questions or confusion
- Expressing anxiety or distress
- Disclosing relevant life circumstances

Supporting Vulnerable Customers

Where vulnerability is identified or suspected, we will:

- Adapt our communication methods (e.g. slowing the pace, using simpler language)
- Allow extra time to consider options and ask questions
- Offer to involve a trusted third party if appropriate
- Signpost customers to relevant external support organisations where necessary

We will always seek to understand the customer's individual needs and tailor our service accordingly.

Staff Training

All relevant staff receive regular training to:

- Recognise indicators of vulnerability
- Communicate sensitively and effectively
- Make appropriate adjustments and referrals

Confidentiality

We handle all personal information, including any disclosed vulnerabilities, in line with GDPR and our Data Protection Policy.

Monitoring and Review

This policy is reviewed annually to ensure it remains effective and compliant with FCA guidance.

Castleview Cars – Treating customers fairly, with care and respect.