

**Customer vulnerability – Case Ref: MA#####**

### Check these boxes to confirm if any of the following apply to the customer meaning they should be considered vulnerable:

#### Health

[ ]  Physical disability

[ ]  Severe/long term illness

[ ]  Sensory impairment

[ ]  Mental health condition or disability

[ ]  Addiction

[ ]  Low mental capacity or cognitive disability

#### Life events

[ ]  Retirement

[ ]  Bereavement

[ ]  Income shock/sudden loss of income (e.g. job loss)

[ ]  Relationship breakdown

[ ]  Domestic Abuse (inc. economic control)

[ ]  Caring responsibilities

[ ]  Care leaver

[ ]  Other life events leading to vulnerability: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

#### Resilience

[ ]  Deficit budget or erratic income

[ ]  Over-indebtedness

[ ]  Low savings

[ ]  Low emotional resilience

#### Capability

[ ]  Low knowledge or confidence in managing finances

[ ]  Poor literacy or numeracy skills

[ ]  Poor English language skills

[ ]  Poor digital skills

[ ]  Learning difficulties

[ ]  No or low access to help or support

### **Adjustments**

Describe what adjustments we need to make in respect of customer’s vulnerability:

e.g. extra time to respond, use language line, involve third party