**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