

Vulnerable Customers

The Council will be vigilant for the signs and symptoms of “vulnerability” to safeguard our most vulnerable customers and reassure them.

Customer who may be considered vulnerable may fall into one or more of the following categories:

- The elderly
- People with a disability
- The seriously ill
- People with mental health issues including dementia
- The recently bereaved
- Single parent families
- Pregnant women
- Unemployed people
- Those who have obvious difficulty in understanding, speaking or reading English
- Addiction issues (drugs, alcohol, gambling).
- A person who has recently experienced changes in their lifestyle that means they are temporarily unable to deal with their financial affairs (e.g. fleeing domestic violence, leaving prison, leaving care etc). Such cases will be reviewed periodically.

This list is not exhaustive; it has been drawn up to promote fairness and a consistent approach but it is acknowledged that there may be many other causes of vulnerability. Decisions regarding vulnerability should remain unfettered by laid down policy and each case should be considered on its own merits.

When considering how a debt should be repaid by a ‘vulnerable’ customer, individual circumstances will be taken into account and greater flexibility will be considered.