

Vulnerable Customer Policy

The purpose of this policy is to ensure that the operations of Wentworth Andrews Ltd do not have any negative impact upon vulnerable customers when engaging our Services.

For the purposes of this policy vulnerable customers are customers and prospective customers whose ability or circumstances require us to take extra precautions in the way that we sell and provide our Services in order to ensure that they are not disadvantaged in any way.

Identification of vulnerable customer(s)

When engaging with customers over the phone it is often difficult to identify a vulnerable customer due it not being possible to see many of the characteristics, such as body language and facial expressions, which may identify whether the prospective customer requires additional information and guidance to enable them to make an informed decision. For this reason it is critically important to listen carefully to all customers and to identify people who may be classed as a vulnerable customer. All agents of Wentworth Andrews Ltd will look out for the following characteristics during telephone conversations with its customers:

- Any inability to hear or understand what is being said;
- Repeated questions of a similar nature;
- Comments or answers which are inconsistent with the telephone discussion or which may indicate they have not understood the information which has been provided;
- Verbal confirmation that they do not understand or that they require the assistance of somebody else in making a decision.

Engaging with vulnerable customer(s)

There may be instances where we find a customer may be vulnerable however, this does not automatically mean that they are unsuitable for the Services offered to them. As soon we think we may be engaging with a vulnerable customer we will make a record of the same and ensure we adhere to this policy.

When speaking to the vulnerable customer(s) we will:

- Provide additional opportunities for the customer to ask questions about the information we have provided;
- Continuously seek confirmation that they have understood the information that has been provided.

- Ask if there is anybody with them who is able to assist them, and offer them the opportunity to have a family member or friend present during the conversation.
- Offer them the opportunity to complete the transaction after a period of further consideration.

If for any reason we think the customer does not understand the service which is being offered to them we will not proceed with the transaction and advise them that we will write to them with further information about the Services they are seeking.