

Equality and Diversity/Vulnerable and Disabled Clients

Our Authorising and Regulatory body and the law (The Equality Act 2010) requires us to have in place procedures to effectively help any of our clients who are particularly vulnerable/ disabled. A person has a disability if he/she has a physical or mental impairment and that impairment has a substantial and long term adverse effect on his/her ability to carry out normal day to day activities. This includes clients who have mental health problems, limited mental capacity or some other disability. We will always act in your best interests and treat you fairly. If you are suffering from a disability of any sort that impacts on your ability to manage your finances then please tell us. We will not disclose this information to anyone without your prior express approval or record the same on our computer systems without your express approval. If you would prefer for us to liaise with a family member, friend or support worker regarding your finances please confirm to us the identity of your preferred contact. Your creditors are also required to have policies and procedures in place to help vulnerable/disabled consumers. It would be of help to them to have details of matters affecting your ability to manage your finances.

We are an ethnically diverse organisation. If you would prefer to converse in a language other than English please let us know and we will advise you whether this is going to be possible. If you have any special requirements please tell us and again we will advise you if it will be possible for us to accommodate those requirements. We are committed to promoting equality and diversity in all our dealings with our clients, third parties and employees. A copy of our equality and diversity policy is available on request. If you would like to discuss any of the issues raised in this note please contact us.

Should you require any further information please do not hesitate to contact us.