



Treating Vulnerable Customers Fairly Policy

We understand that some of our customers are vulnerable, whether on a temporary or permanent basis. That means they might not be able to represent their own interests and could suffer harm as a result. Our aim is to ensure that vulnerable customers receive the same outcomes as customers who are not vulnerable.

What may make a customer vulnerable?

Factors may include (the list is not exhaustive):

1. Exceptional financial hardship;
2. Serious illness/injury or bereavement;
3. Age (but you're not necessarily vulnerable just because of your age);
4. Physical and mental health issues such as deafness, blindness or depression;
5. Not speaking English as a first language.

How will you know if I'm vulnerable?

You or a colleague, relative or friend may tell us or it may become clear to us from our communications with you.

How will we treat you if you are vulnerable?

We may help in one or more of the following ways:

1. By directing you to the information on our website on the financial support available to you if you're affected by the coronavirus pandemic;
2. By speaking more slowly/more clearly/or louder as necessary;
3. By sending you information to read in your own time;
4. By repeating important information;
5. By offering to deal with a third party on your behalf;
6. By suggesting you speak to a healthcare professional;
7. By directing you to free debt services such as StepChange or Business Debtline

What products and services can we offer to vulnerable customers?

1. An approved Next Generation Text Relay Service;
2. Access to emergency SMS (mobile only);
3. Free directory enquiries;
4. Support with fault repair;
5. Third party bill management;
6. Our bereavement process;
7. Electronic invoices;
8. Financial hardship support including payment plans;
9. The cancellation of services (this will be determined on a case by case basis);
10. An alert on your account to flag you as vulnerable.

What extra steps will we take during the coronavirus pandemic?

We will waive charges for setting up call divert for vulnerable customers who report a fault with their line.

If you fall into one of the categories defined by the government as 'COVID AT RISK' and you experience a fault with your telephone service please let us know when you contact us and we will work with Openreach to prioritise your fault and secure a restoration of service as a priority.

The categories defined by the government as 'COVID AT RISK' are:

- Pregnant
- Over 70
- Under 70 with an underlying medical condition. Underlying medical conditions are:
 - people with respiratory illnesses,
 - people that have undergone transplants,
 - people undergoing cancer treatments,
 - people undergoing immunosuppression therapies.

If you are experiencing payment difficulties our collections team will, if required, discuss payment options with you.