

VULNERABILITY FOCUS

Putting vulnerability into focus

Identifying indicators of vulnerability is a key challenge for your customer facing staff.

Do your colleagues know when they are speaking with a vulnerable customer? What are your processes for communicating with customers in vulnerable circumstances?

Firms are making progress to address the expectations of the regulator in this area, but more can be done. UK Finance is launching a programme of workshops to deepen your understanding of vulnerability.

Workshops run from 09:00 - 17:00 and include:

- 10 September: **Supporting customers in vulnerable circumstances**
- 01 October: **Supporting customers with mental health conditions**
- 29 October: **Supporting customers with gambling, alcohol and substance addictions**
- 11 November: **Supporting customers who discuss suicidal thoughts and behaviours**
- 12 December: **Personal Resilience: How best to look after yourself and others**

WHO SHOULD ATTEND?

The recommended participants should be colleagues responsible for supporting vulnerable customers, these include:

- Vulnerability colleagues
- Customer facing colleagues
- Front line colleagues
- Call centre colleagues
- Learning and development colleagues
- Training colleagues

LOCATION

UK Finance, 5th Floor, 1 Angel Court, London, EC2R 7HJ

PRICING

Organisation price: Firms can purchase a place at each of the five workshops for relevant colleagues across the business – the same staff member does not need to attend all five.

Members: £2,500

Non-members: £3,750

Individual workshops: Tickets for individual workshops can be purchased, however the organisation price (above) is cheaper.

Members: £650

Non-members: £850

In-house price: We are able to run all five workshops at your premises for up to 16 colleagues.

In-house: £17,500

SUPPORTING CUSTOMERS IN VULNERABLE CIRCUMSTANCES, 10 SEPTEMBER

Health, disability, unemployment, bereavement, domestic violence and addiction can all contribute to making someone more vulnerable. Customers in vulnerable circumstances are especially susceptible to detriment.

Your staff need to know how to identify and work with these customers in a way that is both consistent and fair. This can have a positive impact on your ability to recover debts, employee morale and your reputation as a responsible organisation.

Mental capacity limitations can result in customers having significant problems with understanding, remembering, and evaluating information about credit products they are applying for, as well as communicating a decision about this.

Aims

To help your staff understand the steps and actions they need to take in order to identify and work with customers in vulnerable circumstances.

What's Covered

- What is meant by 'vulnerability'?
- Factors that contribute to vulnerability
- Potential barriers for vulnerable customers making a disclosure and ways to overcome these
- The four steps to identifying vulnerable customers
- The five principles for supporting vulnerable customers
- Relevant legislation and regulation
- Identify what 'mental capacity' and a 'mental capacity limitation' are
- The four points of the IDEA technique as a tool for understanding the significance of the vulnerability presented
- Recognise the ways in which a customer with a mental capacity limitation can be identified and supported
- Identify the key principles of working with customers with a mental capacity limitation
- Identify the key components of the BRUCE tool to be able to apply them

SUPPORTING CUSTOMERS WITH MENTAL HEALTH CONDITIONS, 01 OCTOBER

Every year, one in four adults will experience a mental health condition.

Being aware of the range of mental health conditions and their impact is a vital part of understanding your customers and achieving the right outcomes for your organisation or business.

Aims

This course equips staff to recognise common mental health conditions and understand their role in helping customers get the help they need. It introduces tools and strategies which staff can use to manage sensitive conversations appropriately and with confidence

What's Covered

- What is a mental health condition?
- The reasons why certain groups in society are affected more than others and why they may not disclose
- The definition of neurotic and psychotic conditions
- Using tools such as TEXAS and IDEA for understanding and dealing with mental health disclosures
- The close links between suicide and mental health
- The purpose of the debt and mental health evidence form
- Ways to adapt our approach when talking to customers with mental health conditions

SUPPORTING CUSTOMERS WITH GAMBLING, ALCOHOL AND SUBSTANCE ADDICTIONS, 29 OCTOBER

People living with any addiction - be it to gambling, alcohol or substance misuse - can have complex and difficult lives.

This can easily lead to financial detriment, including over-spending, loss of control and difficulty managing their finances.

It's vital staff are able to identify and support customers with addictions.

Aims

To give staff the knowledge, skills, and confidence to identify and support customers who are living with a gambling, alcohol or drug addiction. It provides practical instruction on how to identify these customers, support them within the parameters of the business context, and who to refer them to.

What's Covered

- What addiction is, how common it is and how can we help customers deal with it
- What causes addiction and the financial consequences of addiction on customers
- Identifying the cues and signs of addiction
- Understanding why conversations about addiction fail
- Adapting and improving tools we already know – TEXAS and IDEA
- What does 'help' mean for customers with addiction?
- Learning where you can get help for a customer with addiction
- Strategies for dealing with challenging circumstances, including customers who may resist or even refuse our help

SUPPORTING CUSTOMERS WHO DISCUSS SUICIDAL THOUGHTS AND BEHAVIOURS, 11 NOVEMBER

One in four frontline staff report that they have spoken to at least one customer they seriously believe might be at risk of suicide in the last 12 months – and yet many staff feel unsure about what to do in these extremely difficult situations.

This course, looks at practical steps that can be taken to improve practices, whilst also supporting the mental health and wellbeing of the staff dealing with these issues..

Aims

To give people the knowledge, skills, and confidence to support customers who discuss suicidal thoughts and behaviours. It provides practical instruction on how to identify these customers, support them within the parameters of the business context, and who to refer them to.

What's Covered

- Introduction to working with suicide and the effects of hearing about it on staff
- Methods of working with customers who discuss suicidal thoughts and behaviours
- How to assess the customer and identify key risk factors
- The five components of the BLAKE acronym as a tool for dealing with suicide
- Acting in a low to medium risk situation – how to structure a call
- Acting in a high risk situation – contacting emergency services
- Learning where you can get help for a customer with suicidal thoughts
- Strategies for dealing with challenging circumstances, including customers who may resist or even refuse our help

PERSONAL RESILIENCE: HOW BEST TO LOOK AFTER YOURSELF AND OTHERS, 12 DECEMBER

Dealing with challenging situations is never easy, especially for staff who regularly interact with customers in vulnerable circumstances.

If staff don't take time to make sure they manage their own well-being, it can lead to them becoming vulnerable and could also be detrimental to the customer.

Aims

To give staff the knowledge, skills, and confidence to set and manage boundaries, understand their own triggers and how to look after their own well-being. This course will also enable staff to understand where to go to for further support if needed.

What's Covered

- Spot when people are trying to tell you something without telling you anything (signs and tells)
- Be aware of what can get in the way of identifying and recognising a customer in a potentially vulnerable situation
- Have a conversation about a sensitive situation – exploring the kinds of situations we can struggle talking about
- Know your own personal triggers – and how to manage them
- Be and sound in control when you are in the moment
- Think about what you do after the event and keeping a 'safe-distance'

CONTACT US

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LOCATION & TIME

09:00 - 17:00

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PRICING

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