Platinum MOTOR GROUP

VULNERABLE CUSTOMER PROCEDURE

Is the customer showing signs of any of the following reasonable indicators?

- A relative, friend, carer, clinician raised a concern
- Customer does not understand information or risk involved
- Customer looking to borrow more than is affordable
- Customer is confused about information being requested i.e address, date of birth

YES ← → **NO**

YES →

Advise your Sales Manager, (if absent, Sales Controller or Brand Manager)

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Sales Manager/Controller & Sales Executive Review Customer. Sales Manager/Controller suggests alternative selling techniques i.e visual aids to help customer to understand or maybe slowing the process down

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Sales Manager/Controller Agree concerns still present

YES ← → **NO**

YES ↓

Inform PFS of customer information to start a vulnerable customer log

NO ↓

Inform PFS of customer information to record concern raised by a member of staff and customer reviewed with no further action required

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Ask Customer if they are happy to have a relative, friend, carer to assist in the decision making process

YES ← → **NO**

YES ↓

Continue with selling process with customers chosen representative present at all times

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Continue to up-date PFS throughout the selling process and keep written records in the customers deal file

NO ↓

Sales Manager to evaluate the customer and deal. If concerned escalate to Brand Manager for advice.

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Continue to up-date PFS and keep written records in the customers deal file.