

VULNERABLE CONSUMERS POLICY



At Lease Options Limited t/a Traction Finance, our aim is to provide a first class level of service, and we are committed to treating our customers fairly. We recognise that consumers in vulnerable circumstances need to trust that they will experience the following outcomes when Traction Finance provide financial services.

- Having clear and easy to understand financial products that do not contain surprises that may only become apparent when crisis strikes.
- A choice of ways of communicating to be available whenever you need to make contact and for these to be designed in an inclusive way so that they are clear, easy to understand and meet your needs. This could relate to the method of communication (e.g. face-to-face, phone, post, email, text, web chat, audio, braille, video relay, Type Talk or text relay, interpreting services) or the service delivery (e.g. agreement to talk at a particular time of day depending on carers and medication).
- Feeling that Traction will treat you as an individual and you won't face the 'computer says no' response just because your circumstances do not fit the standard mould, and will not rely on outdated assumptions or automated processes.
- Being offered flexible outcomes. Temporary forbearance may be appropriate but Traction will not rely solely on an automated process for determining credit worthiness.
- Feeling confident that Traction encourages disclosure, that they will work with you in your best interests, will work collaboratively to find solutions, and will use any information you disclose for positive outcomes to meet your needs.
- Knowing that if you do disclose information about your needs, that information will be recorded properly so that you do not have to repeat it every time you make contact across all departments of a particular firm.
- Knowing firms will proactively contact you if they suspect you may be having financial difficulties.
- If you are trying to speak to Traction in a caring capacity, finding that we listen and make a note of your concerns even though we may not be able to divulge any information to you.
- If you are recently bereaved, or have power of attorney or a third party mandate, receiving consistent advice and treatment

Further information on this policy is available on our website www.tractionfinance.com or by telephone 00 44 28 9030 9000 or by emailing info@tractionfinance.com