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Peacock & Binnington Vulnerable Customers Factsheet

Please read the important information below:

Peacock and Binnington Ltd is regulated by the Financial Conduct Authority and as a regulated firm we have embedded the fair treatment of vulnerable customers into our firm's business Culture.

What is a vulnerable customer?

The FCA have identified 4 key drivers which may increase the risk of customer vulnerability:

Health – health conditions or illnesses that affect the ability to carry out day to day tasks

Life Events – major life events such as bereavement, job loss or relationship breakdown

Resilience – low ability to withstand emotional or financial shocks.

Capability – low knowledge of financial matters or low confidence in managing money. (Financial Capability) Low capability in other relevant areas such as literacy or digital skills.

How do we identify vulnerable customers?

We identify through face to face interaction, those customers who may be defined as particularly vulnerable whether at the sales process stage or at the finance stage.

How do we assist vulnerable customers?

Our staff will take a tailored approach to a customer's circumstances and ensure that their manager is aware of the customer's circumstances and adapt how our services are delivered. Guidance will also be sought from the relevant lender ensuring each customer is provided with clear information to enable them to make an informed decision.

Our systems enable us to communicate and connect information internally, although many of our systems are automated, we have the ability to provide a manual handling process of all documents to ensure we address the needs and requirements to provide a positive, clear, fair and transparent service, in accordance with regulatory prevailing government guidelines.

We aim to respond to individual needs taking time to explain the products and services we offer and how we handle the sensitive information disclosed to us.

There are a number of organisations that can provide assistance to customers, some that maybe considered are:

citizensadvice.org.uk
moneymattersweb.co.uk

Should you require any further assistance or have any questions reference this document please call your Peacock and Binnington Finance Manager or Sales Representative.

Peacock & Binnington Ltd

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