



Supporting customers with additional requirements



For more information visit
skipton-intermediaries.co.uk/supporting-customers



Broker Guidance

We know you care and want to find the right outcome for all of your customers. Thinking about what your customers end goal is and removing any obstacles in their way will help you to do so.

In this guide we'll help you identify who may be vulnerable and what extra steps you can take to help those who need it.

Who is a vulnerable customer?

The FCA describes an individual with a vulnerability as 'someone who, due to their personal circumstances, is especially susceptible to harm,' particularly when not supported with appropriate levels of care.

You should think about vulnerability as a spectrum of risk. All of your customers are at risk of becoming vulnerable and this risk is increased by characteristics of vulnerability related to 4 key drivers:

Health

Physical disability, severe or long-term illness, hearing or visual impairment, mental health condition or disability, addiction, low mental capacity or cognitive disability.

Life events

Retirement, income shock, bereavement, relationship breakdown, domestic abuse (including financial and economic abuse), caring responsibilities.

Resilience

Lack of / low savings, inadequate or erratic income, over indebtedness, low emotional resilience.

Capability

Low knowledge or confidence in managing finances, poor literacy and numeracy skills, poor digital skills, poor English Language skills, learning difficulties, no support network.

These categories do not cover everything, but they can be helpful in identifying and better understanding your customer's circumstances.

Identifying vulnerability

Considerations







- Listen, don't assume.
- Build rapport and ask open and probing questions.
- Understand the customers situation and how Skipton can support them.
- Customers may have multiple vulnerabilities.
- Be empathetic and not patronising.
- Allow the customer time to discuss their situation or to understand a process you are taking them through, don't rush them and be patient.
- Speak clearly and avoid using jargon words.
- Avoid using terminology like 'vulnerable' 'additional requirements' with customers.
- Set clear expectations so that they are aware of next steps.
- TEXAS model (Thank, Explain, eXplicit consent, Ask and Signpost).

Phrases you can use

- 'Thanks for sharing that with me, how can I help you to make the process easy as possible?'
- 'How would you prefer that Skipton support you?'
- 'Would you like me to go over any of that information again with you?'
- 'Are there any requirements or changes which you would like to make me aware of so I can support you in a way which works for you?'
- 'Are you comfortable with that, am I making sense?'
- 'I know that was a lot of complicated information, would you like me to go over any of that with you again?'
- 'Is there a better time in the day to talk?'
- 'Is there anything extra you might need to support you through this application?'
- 'How would you prefer I contact you?'

Services Skipton offer customers

We offer various options of communication channels:

 Telephone	 Web chat	 Face-to-face
 Skipton Link (video appointment service)	 Letter	 Secure message

Services we offer at Skipton

Relay UK	Allows customers to type messages to a text relay assistant who speaks to Skipton BS over the phone and types back to the customer.
SignVideo	A safe and secure online video service. It allows you to contact us using British Sign language by signing to an interpreter who speaks to us.
Hearing loop	All our branches have hearing loops to help customers with hearing aids, as it amplifies the sound when connected to the loop. These are portable and can be used anywhere in branch.
Audio	We can send letters in audio format.
Braille	We can send letters in Braille.
Large print	We can send letters in large print.

(continued)

Services we offer at Skipton (continued):

Magnifying glasses	In branch we offer magnifying glasses on request.
Assistance dogs	In all Skipton branches assistance dogs are welcome.
Signature guides	A tool in branch which makes it easier for customers to write in a straight line and even height.
Signature stamps	We accept signature stamps if a customer has difficulty signing their name where ID has been provided. We can also provide signature stamps for customers who cannot order their own.
Easy grip pens	A pen in branch that is easier for a customer to hold, helps particularly with arthritis.
Colour transparencies	In branch we offer colour transparencies for customers with Neurodiverse positions.
Accessibility access guides for all branches	Guides which highlight internal and external access, public transport, branch information and includes photos for neurodiverse customers provided to us by AccessAble.
Digital paperless communications	Communications can be sent digitally to support the customers needs.
Silent hold options on calls	Customers can choose a silent hold option when they are on a telephone call.
Signposting external support	Charities or agencies who may be able to support them, such as MIND, SCOPE or Money Advice Service.
Third party authority policy	A customer can authorise a third party to interact with us.
Sign posting Power of Attorney	This is a legal document which allows a customer to give permission for somebody to act on behalf of them in certain situations.
Court of Protection (CoP)	Formal document permitting someone to act on their behalf (Issued by Court of Protection) this is to use if the customer isn't capable of appointing someone.

We can also add indicators to customers accounts to tailor the service we offer to each individual based on their needs. This will allow colleagues to be aware and interact with them in a way which is helpful. It may not always be that a change of service is required. It may be, that we can help a customer by just being made aware of their situation or circumstances.

If a customer requires more assistance or you recognise a possible vulnerability, it is imperative that you gain consent with the customer to notify Skipton.

How to notify Skipton of an additional requirement

Within the eMortgage system there is an 'additional information' box where you can capture information about the customers circumstances and change of service required so that Skipton can better support them during application process and after.

Disclosing an additional requirement should not impact the lending decision, if it meets the policy criteria.

External organisations

There are organisations who may be able to provide further support to customers who may be suffering with financial difficulties, bereavement, physical or mental health issues.

	The opportunity to talk about anything	samaritans.org	116 123
	Care and support for people living with cancer	mariecurie.org.uk	0800 090 2309
	Support for later life	ageuk.org.uk	0800 055 6112
	Practical information about housing, relationships, law and health care	citizensadvice.org.uk	0800 144 8848
	Supporting people with disabilities	scope.org.uk	0808 800 3333
	Helping support people with Alzheimer's and Dementia	alzheimers.org.uk	0333 150 3456
	Helping support people with mental illnesses	mind.org.uk	0300 123 33 93
	Helping support people who have suffered a bereavement	cruse.org.uk	0808 808 1677
	Helping provide support and services for people's mental health	mentalhealth-uk.org	0121 522 7007

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Call **0345 601 6683**

8:30am - 6pm Monday to Thursday, 8:30am - 5:30pm Friday.



Web chat

8.30am - 6pm Monday to Thursday, 8.30am - 5.30pm on Friday and 9am - 12pm on Saturday.

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