

VULNERABILITY

If you believe that you fit any of these categories, please let us know so we can support your needs as best as we can within the realms of our expertise and professionalism.

Health & capability

- Age (either elderly or young).
- Disability (learning or physical)
- Illness

You may need additional support from us, to understand your objectives, options and requests.

You may need a carer present to assist you, or a trusted third party.

Language barriers

Are there any?

You will be required to demonstrate that you understand the information we provide you with and your own financial objectives.

Life events (usually temporary)

People may be temporarily vulnerable; you may become more vulnerable as a result of life events. The level of vulnerability may change depending on your circumstances e.g finding a new job,

- job loss/unemployment
- bereavement
- divorce
- stress
- addiction

Emotional and physical abuse

- Are unreasonable time pressures being put upon you by someone else?
- Are you being pressurised by another to obtain finance on their behalf?
- Is someone else taking control and keeping you in the dark about your finance arrangements?

- Is anyone making unreasonable requests upon you that could affect your financial wellbeing?

Resilience

- Being in receipt of a low income may result in an increased temptation to accept any deal offered. Be careful to ensure you choose a solution suitable and sustainable for you.

- Having a family to support in times of financial difficulty may lead to a request for finance. It's important to ensure the finance being requested is suitable for its intended purpose. Commercial lenders will complete due diligence to ensure that the commercial finance being requested is not required to support your personal lifestyle and/or personal financial commitments.