

# SUPPORTING VULNERABLE CLIENTS

Impact Financial Services

At Impact Financial Services we understand that some clients may face circumstances that make financial decisions more difficult. These situations may be temporary or long-term and can affect how easily someone can understand financial information or make decisions. We are committed to ensuring that all clients receive clear advice, appropriate support and fair treatment, especially those who may be in vulnerable circumstances.

## 1 WHAT IS A VULNERABLE CLIENT?

The Financial Conduct Authority (FCA) defines a vulnerable client as someone who, due to their personal circumstances, may be especially susceptible to harm if a firm does not provide appropriate care.

Vulnerability can arise from many situations, including:

- Health conditions or disabilities
- Mental health difficulties
- Bereavement or serious illness
- Financial hardship or job loss
- Low financial experience or confidence
- Language barriers
- Major life changes

Many people experience vulnerability at some point in their lives.

## 2 HOW WE SUPPORT VULNERABLE CLIENTS

If you feel you may need additional support, please let us know.

We can provide:

- Additional time during meetings
- Clearer explanations of financial products
- Written summaries of recommendations
- Alternative communication methods
- The option to involve a trusted family member or friend
- Follow-up meetings if needed before making a decision

Our goal is to ensure that you fully understand the advice you receive and feel comfortable with any decisions you make.

## 3 YOUR INFORMATION

If you share information about your personal circumstances with us, it will be:

- Treated with sensitivity and respect
- Recorded securely in our systems
- Used only to ensure we provide the most appropriate support

We handle all personal data in accordance with UK GDPR and data protection regulations.

#### 4 INDEPENDENT SUPPORT ORGANISATIONS

If you require additional independent support, you may find the following organisations helpful:

<b>Citizens Advice</b>	<a href="http://www.citizensadvice.org.uk">www.citizensadvice.org.uk</a>   <b>0800 144 8848</b>
<b>Mind</b>	<a href="http://www.mind.org.uk">www.mind.org.uk</a>   <b>0300 123 3393</b>
<b>Age UK</b>	<a href="http://www.ageuk.org.uk">www.ageuk.org.uk</a>   <b>0800 678 1602</b>
<b>The Samaritans</b>	<a href="http://www.samaritans.org">www.samaritans.org</a>   <b>116 123</b>

#### 5 IF YOU NEED ADDITIONAL SUPPORT

If you feel you may require additional support during the advice process, please inform your adviser.

We are here to ensure you receive clear, fair and supportive financial advice at every stage.

#### COMPLIANCE APPROVAL

Impact Financial Services Limited

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