

CUSTOMER POLICY

Policy Statement

DJH Ravcon Ltd has developed to provide a high level of personal service, understanding each client's individual needs and requirements, and those of their customers. We recognise that the Treating Customers Fairly (TCF) Initiative from the Financial Services Authority is of fundamental importance in driving up standards in the financial services sector and is in line with our long-standing principles; we fully support its aims.

We further recognise that not all customers are the same; many are old; perhaps unwell or disabled; may speak different languages or often are unable to determine reason or retain information. All are at risk of abuse in one form or another requiring a coherent approach to safeguarding.

Our treatment of the vulnerable; our company policy and our training to ensure it remains effective is all part of our underlying commitment to Treating Clients Fairly.

Our Commitment

As a company we are committed to applying the principles of TCF as an integral part of our business culture. We set out below what clients and customers can expect from us in our day-to-day service:

Embedding TCF Principles

- Define and communicate TCF principles to all staff
- Ensure staff understand and implement TCF principles throughout the firm
- Apply TCF principles as part of the routine in our day-to-day activities
- Monitor and review MI as a continual assessment of our activities

Training

Ensure all staff and those with client-facing roles are trained and experienced in matters relating to customers; can identify those who are vulnerable and have the means to clearly explain our processes and services to all.

- Through evidencable eLearning and OTJ mentoring can continuously expand on the knowledge and competence of our staff, focusing on mutually agreed areas for improvement or any new challenges becoming evident.
- Communicate with clients to ensure we have a full understanding of their priorities and systems and remain in tune to their own approaches to vulnerability and service.
- Discuss suitable solutions for clients and ensure any services offered to them are clearly explained prior to the point of commitment
- Obtain and keep detailed records throughout the process to ensure we are taking appropriate action for customers
- Be conscious of and uphold client confidentiality agreements
- Implement agreed actions in line with best practice and execution
- Avoid conflicts of interest, and if such conflicts should arise, resolve them promptly and in agreement cordially with customers
- Act firmly with the customers best interests as a primary consideration
- Maintain customer support to ensure staff are accessible and offer options that ensure there are no barriers in dealing with ourselves

Complaints

- Deal with customers fairly, objectively and in a timely manner in accordance with our published Complaints Policy & Procedures.
- Record and share experiences among the staff and impart lessons learned in dealing with complaints to all company employees.
- Update and monitor the complaints procedures.

Safeguarding Vulnerable Persons

At DJHravcon we operate within legal guidelines that aim to protect vulnerable people and we follow best practice to ensure we deal with them in a fair, non-discriminatory, ethical way.

This section of the Customer policy outlines how we identify vulnerable people and the procedures we have put in place for dealing with them.

Identifying vulnerable people

The Mental Capacity Act 2005 says that a person is unable to make a specific decision if they cannot understand information about the decision to be made; cannot retain that information in their mind; cannot use or weigh up that information as part of the decision-making process or cannot communicate their decision.

Most of our customer have suffered an unexpected event that causes surprise or shock or even personal displacement, but we would consider a customer to be potentially vulnerable if one or more of the personal situations or personal characteristics listed below are identified during an initial call or home visit:

Very young or old age	Physical and learning disabilities	Low literacy
Health problems	Mental health issues	English as a second language

Or they have been a victim of circumstance:

Bereavement	Victim of crime or serious accident
Loss of income	Recent period of hospitalisation or care

Our Approach

All members of staff at of DJHravcon receive training and updates on how to identify and deal sensitively with vulnerable people. This includes practical tips on how we talk with vulnerable people on the phone and face-to-face, how we check they have understood conversations and paperwork and what we do if they are confused or show distress.

The specific procedures we have in place for identifying and dealing with vulnerable people are regularly reviewed by senior management and include:

Logging a customer as vulnerable on our system as soon as they are identified as vulnerable by a client; a member of our staff, or by one of our supplier. We decide and agree how they wish to be contacted given their vulnerability.

Notifying a senior member of our Management who is experienced in dealing with vulnerable people and who will seek to establish if we can deal with the vulnerable customer directly or if we need to seek authority from a client/carer/family member.

Taking extra care to ensure that a vulnerable customer fully understands the terms of our involvement to protect their interests. We also ensure that they understand what will happen and what to expect throughout the claims process.

Giving the vulnerable customer the opportunity to authorise a third party to deal with us on their behalf, and in such cases, carrying out extra security checks to verify the third party's identity to identify any possibility of fraud and financial abuse.



Christopher Elmes – Managing Director

<u>No'</u>	<u>Document ID:</u>	<u>Owner</u>	<u>Document Creation</u>	<u>Last Reviewed</u>	<u>Current version</u>
04	Customer Policy	Martin Bishop	2019	04.2024	V4