



Compliance & Training Solutions Ltd

Dealing with vulnerable clients

Question	Evidence	Action required/comments
Does the firm have a company wide commitment to tackling and 'doing the right thing' when dealing with vulnerable clients?		
Is there a culture where staff are encouraged to understand and empathise with vulnerability?	<i>i.e. building knowledge of various vulnerabilities, appreciation of what life can be like for some people in difficult circumstances, encouraging a culture of a desire to help vulnerable people</i>	
Is there an emphasis on training?	<i>Can staff pick up on warning signs or triggers and sign post/ refer on accordingly? Are staff encourage to allow the conversation to develop if they sense that the customer may be experiencing difficulty?</i>	
Does the firm recruit for and encourage listening skills?		
Does the firm have a specialist team in place to deal with vulnerable people? If yes, what makes them qualified to be in the team?		
Does the firm encourage the client to provide full disclosure?		
Does the firm have a library of organisations who a vulnerable client could be referred to?		
Does the firm ensure that its records clearly document on the client file that they are a vulnerable client and why, so that the client does not need to talk through the circumstances every time?		
Does the firm allow sufficient time for meetings with vulnerable clients?		