

Vulnerable Customer Policy

California Car & Commercials Limited has a Vulnerable Customer Policy which is designed to ensure that the way in which we conduct our business does not have a detrimental impact upon vulnerable customers. We want all customers to feel at ease when dealing with our staff and this policy is to show that we are committed to this.

What is a vulnerable customer?

The Financial Conduct Authority (FCA) defines a vulnerable customer as “someone who, due to their personal circumstances, is especially susceptible to detriment, particularly when a firm is not acting with appropriate levels of care.”

The FCA expects firms to treat all customers fairly and consider any such vulnerability to ensure that the way that they sell and provide services does not cause them detriment.

Identifying a vulnerable customer

Our staff are trained to identify vulnerable customers and to provide the additional level of assistance they may require to achieve the desired outcome. However, it is not always easy to recognise these characteristics.

Therefore, if you believe you meet the criteria for a vulnerable customer, please notify us as soon as possible of your particular needs. You are encouraged to do this when you first contact us.

Vulnerability groups

We recognise that certain groups of customers may be vulnerable. Whilst not all customers in these groups may be vulnerable, we will consider a customer’s individual circumstances where a potential vulnerability is identified.

These groups may include, but are not restricted to:

- Customers with communication difficulties (including learning difficulties and English not being their first language, dyslexia)
- Customers with a reduction in physical or mental capacity
- Customers with health issues – whether physical or mental illness, severe or long term
- A sudden diagnosis of serious illness to the customer or close family member
- Personal circumstances of the customer – factors such as financial difficulties, bereavement, caring responsibilities, or redundancy
- The customers age particularly older and younger people.

Our key principles when engaging with a vulnerable customer:

As soon we think we may be engaging with a vulnerable customer, whether this is through our identification or you are approaching us, we will:

- Immediately make a record of this and ensure we adhere to this policy.
- Provide additional opportunities for you to ask questions about the information we have provided.
- Continuously seek confirmation that you have understood the information that has been provided.
- Ask if there is anybody with you to assist. If not, and we believe this will be beneficial, we will make arrangements to continue with the subject matter at another time.
- Offer you the opportunity to complete the transaction after a period of further consideration.

If you have any questions regarding our policy or would like any further information, please contact us using one of the methods below:

Tel: 01536 415815

Email: sales@california-group.co.uk

In writing: Compliance Department, California Car & Commercials Limited, Garrard Way, Telford Way Industrial Estate, Kettering, Northamptonshire NN16 8TD

In person: Please speak to one of our staff members if you are in our showroom.

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