

## Identifying and Signposting Vulnerable Customers

This practical programme has been developed by the CICM Vulnerability Group, experts who have met to discuss and share best practice. The programme focuses on helping collectors identify customers in vulnerable circumstances and find the best ways to encourage them to take up more money and debt advice.

### What will you gain?

- Practical skills to identify and effectively interact with customers in vulnerable circumstances.
- An interactive training session with various opportunities to put new skills into practice.

### Who is it for?

The training is designed for managers and staff involved in handling potential calls with people in vulnerable circumstances.

**Duration** 1 day

**Code** S1110W9

### Recommended next course:

- General money and debt advice
- Consumer collections

### Training options



Open training

In-company

*'An informative, great day! The CICM trainer is very good, with an easy manner which helps embed the principles of the course effectively.'*

### What will it cover?

#### Defining vulnerability

- Personal circumstances which can lead to vulnerability, such as income shocks, environmental factors, victim of crime, family breakdown or bereavement, disability or low financial capability.

#### How to identify

- Techniques to identify the issue.
- Warning signs from the customer.
- Personal skills to take the conversation forward
- Data protection issues – authority to deal with third parties, power of attorney & recording sensitive personal data.
- How to comply with organisational and regulatory requirements - existing vulnerable customer's policy, data protection policy, ethic for treating customers fairly, and priority register.
- Understanding the limits of your role, and how to effectively end the call – including process for customer to return to you (negotiation skills).

#### How and where to signpost your customer

- Identify organisations you already partner with and processes in place.
- Review a selection of common support organisations available to your customer.
- Techniques to promote the benefits of using that service.

### Bringing it together

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The Recognised Standard

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