Supporting Customers in Vulnerable Circumstances

Our Commitment to You

We are committed to treating all our customers fairly and with respect, ensuring all customers can achieve good outcomes. We understand that anyone can experience vulnerability at different times in their life, and we want to make sure you can access our services and support in a way that works for you.

If you tell us about your circumstances, we will listen, act with care, and provide appropriate support. As a Lead Generator, where you have made us aware of vulnerabilities, or that you need additional support, with your consent we will inform the finance partner your application is sent to, to ensure you receive the correct support as soon as possible.

What Is Vulnerability?

A customer may be considered vulnerable if their personal circumstances mean they are especially susceptible to harm, particularly when dealing with financial matters. Vulnerability can be **temporary, long-term, or change over time**.

If you find before, during or after your finance journey, your circumstances change, we strongly recommend reaching out to the finance partner who is handling your finance application as soon as possible. If you are unsure who this may be or how to contact them, please do reach out and we can support you in navigating to the correct person.

Types of Vulnerability

Vulnerability can arise from a wide range of situations, including but not limited to:

Health	Life Events	Resilience	Capability
• Physical disabilities • Long-term illness • Mental health conditions • Serious or sudden medical events	• Bereavement • Relationship breakdown • Caring responsibilities • Job loss or changes to income • Experiencing abuse or domestic difficulties	• Financial difficulties or problem debt • Low savings or reliance on credit • Difficulty coping with unexpected costs	• Low confidence with financial matters • Learning difficulties • Language barriers • Digital access challenges

You do **not** need to fit into a specific category to receive support, the above are examples only.

How You Might Identify Vulnerability in Yourself

You may wish to reach out to ourselves or you finance partner if you:

- Feel overwhelmed when managing finances
- Are struggling to understand information they provide
- Find it hard to communicate with your finance partner in your usual or preferred way
- Are dealing with a personal situation that affects your ability to make decisions

- Need extra time, flexibility, or adjustments

If something doesn't feel manageable right now, that's a good reason to contact us or your finance partner. Please note the above is not an exhaustive list, it is just to provide an example.

How to Let Us Know

You can tell us about your circumstances in the way that feels most comfortable to you. You can also discuss this directly with your finance partner. Please note that should you discuss any possible vulnerability with us, or how services could be catered to better support your needs, we would need to discuss this with your finance partner. We will always ask for your permission to do so.

Ways to Contact Us

- **Phone: 0161 519 1550**
- **Email: info@motorly.co.uk**
- **Post: First Floor Office, The ACC, Market St, Altrincham WA14 1PF**

You can also ask a trusted person (such as a family member, friend, or support worker) to contact us on your behalf, where appropriate, but we or the finance partner will need your consent to discuss anything with them.

How We Can Support You

Depending on your needs, we or the finance partner who tries to secure you an acceptance may be able to:

- Take extra time to explain information clearly
- Communicate with you in a preferred format (phone, email, large print, etc.)
- Offer flexibility with certain processes
- Signpost you to free, independent support organisations
- Record your preferences so you don't need to repeat yourself
- Adjust how we communicate to reduce stress or pressure

Our aim is to work with you to find a solution that is fair and appropriate, and suitable for your circumstances.

Independent Support

If you would like additional help, you may find these free organisations useful:

- **MoneyHelper** – impartial money and financial guidance
- **Citizens Advice** – support with financial, legal, and personal matters

- **StepChange** – debt advice and support#

Depending on your circumstances, there may be additional services that are more suitable to your needs. Our team is happy to help guide you in the right direction to a service that may be suitable.