



The Dispute Service (TDS) Vulnerable Customer Policy

1. Introduction

The Dispute Service (TDS) is committed to providing fair, accessible, and inclusive services to all customers, including those who may be considered vulnerable. We recognise that vulnerability can be temporary, permanent, or situational and may arise due to a range of factors, including but not limited to, age, disability, mental health issues, financial difficulties, language barriers, and personal circumstances. This policy outlines our approach to identifying, supporting, and safeguarding vulnerable customers throughout their interaction with TDS. The Vulnerable Customer Policy applies to all brands within the TDS Group.

2. Objectives

- To ensure that vulnerable customers receive the support and assistance they need to access and engage with TDS services effectively.
- To provide staff with clear guidelines on identifying, assessing, and responding to the needs of vulnerable customers.
- To protect vulnerable customers from harm, abuse, or exploitation in their dealings with TDS.
- To ensure compliance with relevant legal and regulatory obligations.

3. Definition of Vulnerability

A vulnerable customer is someone who, due to personal circumstances, may be at a disadvantage in their ability to access or engage with our services. Vulnerability may arise from factors including, but not limited to:

- Physical or mental health conditions
- Cognitive impairments
- Language barriers or literacy issues
- Age-related issues (e.g., elderly or very young customers)
- Financial difficulties or debt
- Bereavement or personal crises
- Domestic abuse or safeguarding concerns

4. Identifying Vulnerable Customers

TDS staff are trained to identify potential signs of vulnerability through:

- Observation: Recognising behaviours or communication that may indicate distress, confusion, or difficulty understanding.
- Communication: Listening actively to customers and asking appropriate questions to understand their circumstances.
- Documentation: Reviewing any available documentation or information that may indicate vulnerability.

5. Supporting Vulnerable Customers

When a customer is identified as vulnerable, TDS will take appropriate steps to ensure they receive the necessary support, which may include:

- Providing clear, simple, and accessible information.
- Offering additional assistance with forms or documentation.
- Referring the customer to appropriate external support services (e.g., charities).
- Agreeing for a third party, such as a family member or advocate, to act on behalf of the customer.
- Ensuring any communication preferences are respected (e.g., larger print, postal communication etc).

6. Safeguarding Vulnerable Customers

TDS is committed to safeguarding the welfare of vulnerable customers by:

- Ensuring staff are trained to recognise and respond to signs of abuse, neglect, or exploitation.
- Reporting any safeguarding concerns to the appropriate authorities in line with legal and regulatory requirements.
- Maintaining confidentiality and handling sensitive information with care and respect, in accordance with data protection laws.

7. Staff Training and Awareness

The Vulnerable Customer Policy will be clearly signposted and accessible by all colleagues.

All TDS staff will receive regular training on:

- Identifying and supporting vulnerable customers.
- Understanding the factors that contribute to vulnerability.
- The importance of empathy, patience, and clear communication.
- Safeguarding responsibilities and procedures.

Digital Channels

In relation to digital products and services, TDS shall ensure:

- Customer journeys are designed to be inclusive, accounting for the full range of customer diversity.
- User testing will focus on accessibility aspects.
- Copywriting, structure and page design will be created with accessibility in mind.

8. Monitoring and Review

TDS will regularly monitor the effectiveness of this policy through customer feedback, staff input, and performance data. The policy will be reviewed annually or in response to significant changes in legislation, regulation, or organisational practices.

The Vulnerable Customer Policy updates will be communicated via appropriate communication channels to cascade to colleagues.

The Vulnerable Customer Policy is approved by the Audit and Risk Committee.

9. Contact Information

Customers or their representatives who have concerns about vulnerability or need additional support can contact TDS through the following channels:

- Telephone: 0300 037 1000
- Email: info@tenancydepositscheme.com
- Postal Address: West Wing First Floor, The Maylands Building, 200 Maylands Ave, Hemel Hempstead HP2 7TG.
- Website: www.tdsgroup.uk

10. Conclusion

TDS is committed to ensuring that all customers, particularly those who are vulnerable, are treated with respect, dignity, and understanding. We strive to provide a service that is accessible and responsive to the needs of all individuals, ensuring that no customer is disadvantaged or discriminated against.