



LM OPERATIONS

**SUPPORTING CUSTOMERS IN
VULNERABLE CIRCUMSTANCES**



NOV 2025

OUR APPROACH

At LM Operations, we recognise that customers' circumstances can change, sometimes suddenly, and these changes may affect how someone manages their finance agreement. Our aim is to ensure every customer receives fair, accessible and considerate service, especially when additional support may be needed.

If you are finding it difficult to manage your account due to personal circumstances, we encourage you to get in touch so we can support you in the most appropriate way.

You can contact us confidentially:

✉ Email: enquiries@lmoperations.ie

☎ Phone: 01695 0414





WHAT DOES “VULNERABLE” MEAN?

A customer may be in vulnerable circumstances when their personal situation – whether temporary, recurring, or long-term – increases the likelihood that they could experience harm or disadvantage when interacting with financial services.

The Central Bank of Ireland describes these circumstances as situations in which a person may need additional consideration or support from their financial provider.

Examples include, but are not limited to:

01

A health condition, illness or cognitive difficulty

02

A major life event such as bereavement, separation or job loss

03

Emotional or financial pressure that affects decision-making.

04

Difficulties communicating or accessing information

05

Challenges understanding financial information or managing tasks

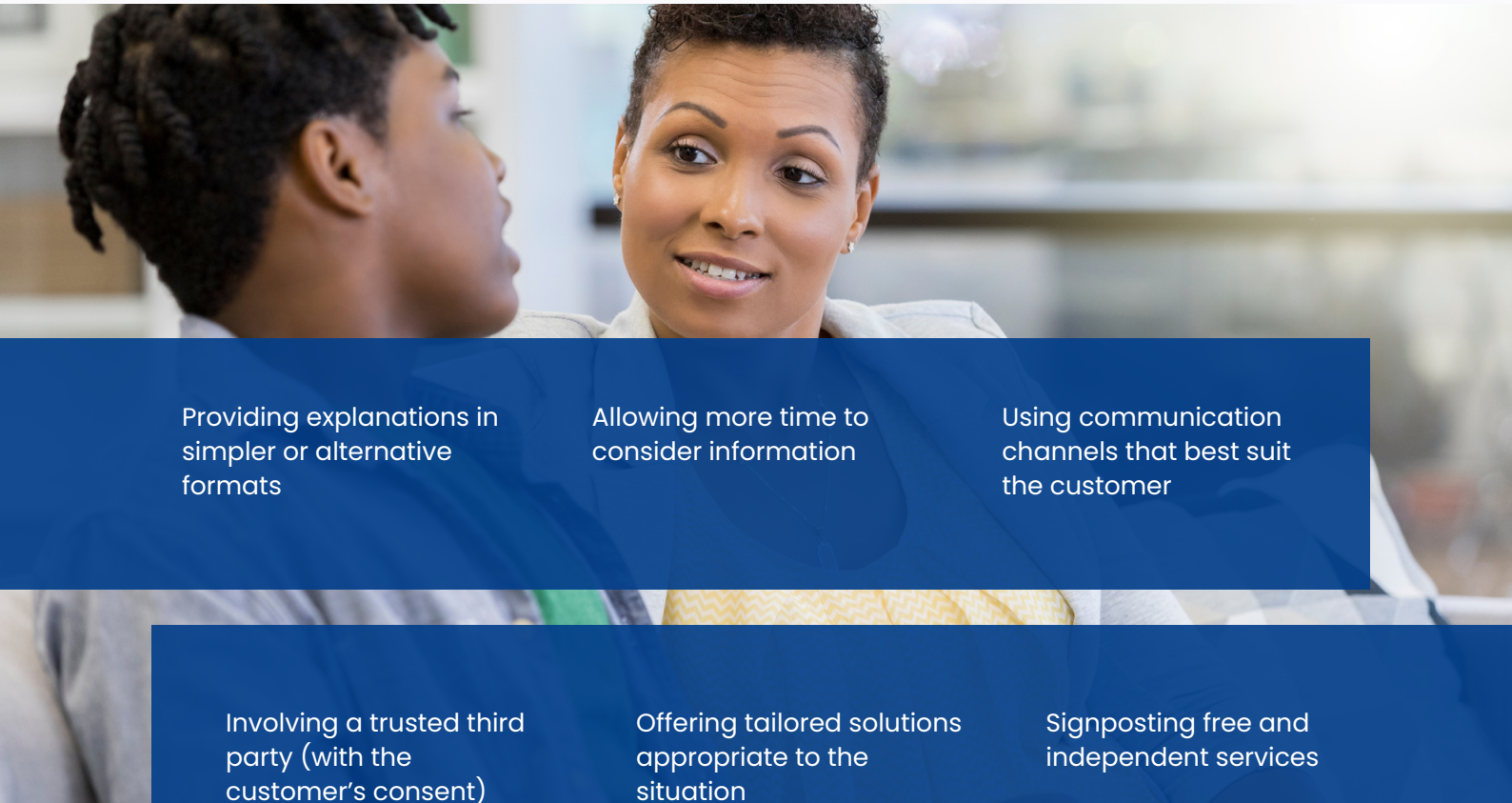
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Caring responsibilities that impact time or wellbeing.

These factors can affect people differently, and vulnerability can change or fluctuate over time.

HOW WE SUPPORT CUSTOMERS WHO NEED EXTRA HELP

When we become aware that a customer may require additional support, we will take steps to make interactions easier and ensure decisions are made with clarity and confidence. This may include:



Providing explanations in simpler or alternative formats

Allowing more time to consider information

Using communication channels that best suit the customer

Involving a trusted third party (with the customer's consent)

Offering tailored solutions appropriate to the situation

Signposting free and independent services

Our goal is to reduce the risk of harm by ensuring customers receive thoughtful, appropriate and flexible support.

OUR COMMITMENT

We understand that discussing personal challenges can feel difficult. Customers will always be treated with respect, understanding and discretion. Our teams are trained to:

- Listen carefully and respond with empathy
- Recognise indicators that someone may need additional help
- Record only the information necessary to provide support
- Handle all personal information securely and appropriately

You will not be required to repeat your circumstances each time you contact us. With your consent, we will make a note on your account so our team can continue to support you consistently.



HOW WE HANDLE YOUR INFORMATION

If you choose to share sensitive details about your circumstances, we will store and use this information in line with data protection law. We will:

- Collect only what is necessary
- Use it solely to ensure appropriate support is provided
- Keep it secure and confidential

For more information, please refer to our [Privacy Policy](#).





ADDITIONAL SUPPORT SERVICES

You may also find these independent services helpful:

**Money Advice and
Budgeting Service
(MABS)**

Free and
confidential
financial advice

Samaritans Ireland

Emotional support
for anyone who is
struggling

Aware

Support for mental
health and
wellbeing

**Citizens
Information**

Guidance on rights,
entitlements and
public services.