

SUPPORTING **VULNERABILITY**Our promise to you





June 2025

OUR COMMITMENT TO YOU

At Marsh Finance, we believe everyone deserves fair, clear, and accessible service — no matter their personal circumstances.

We understand that life can be unpredictable. Health issues, major life changes, or financial worries can affect anyone. If this happens to you, we're here to help.



HOW TO GET HELP

You can speak to us confidentially via:

Email: <u>collections@marshfinance.co.uk</u>

Call: 01706 648882

WHO IS A VULNERABLE CUSTOMER?

A vulnerable customer is someone who, due to their personal situation, may need extra support to make the right financial decisions. This could be short-term or long-term, and may include:

- A physical or mental health condition
- A recent bereavement or job loss
- Financial worries or low income
- Caring responsibilities or family challenges
- Difficulty understanding financial products
- Struggles with confidence, digital access or communication

HOW DO WE SUPPORT VULNERABLE CUSTOMERS?

If you tell us - or if we spot signs that you may need extra help - we'll do everything we can to support you. This could include:

- Taking extra time to explain things clearly
- Giving you more time to make decisions
- Speaking with a friend, family member or carer (with your permission)
- Communicating in a way that suits you by phone, email or post
- Helping you access free, independent advice (e.g. Citizens Advice, StepChange)

You won't have to repeat your story every time you contact us - we'll make a note so you receive the support you need throughout your journey with us.

NO JUDGEMENT, JUST SUPPORT

There's no need to worry about how your situation might be viewed. Telling us means we can provide the right help, at the right time.

Our team is trained to listen with empathy and to recognise when someone may be in a vulnerable situation, even if they don't say it directly.

Whatever you're going through, you're not alone. Let us know how we can help - we'll listen, support, and make sure you get the service that's right for you.

YOUR PRIVACY

If you share any sensitive information with us (like a health condition), we'll always handle it with care, in line with data protection laws.

You can read more in our <u>Privacy Policy</u>.

NEED HELP?

If you think you might need extra support - or if something's changed in your life that could affect how you manage your finance - please let us know.

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ADDITIONAL SUPPORT

You may also find support from these independent organisations:

Citizens Advice Free, impartial advice



Support with managing debt



Mind Mental health advice and resources Money Helper

MoneyHelper Financial guidance and tools