

## Vulnerable Customers Policy

### Policy Statement

At Chess we are committed to providing quality products and services for all our customers so that you can make good buying decisions and have a positive experience when dealing with us. We ask our people to pay that extra level of care, attention and sensitivity when communicating with and working to resolve customers' faults, orders, enquiries or issues. At the same time, we ask our customers to respect our agents and refrain from any abusive behaviour.

Addressing the needs of vulnerable customers is aligned with Ofcom General conditions C5 "Regulated Providers must establish, publish and comply with clear and effective policies and procedures for the fair and appropriate treatment of Consumers whose circumstances may make them vulnerable."

### What is a vulnerable customer and why is it important to know?

A vulnerable customer is someone who is especially susceptible to harm because of personal circumstances, such as:

- Age.
- A physical or learning disability.
- Physical or mental illness.
- Low literacy.
- Changes in circumstance e.g. bereavement.
- Communication difficulties.

Their vulnerability could be temporary or permanent, can vary widely and might not be obvious.

We understand our duty to protect the interests of vulnerable customers by:

- Looking out for those with disabilities and those whose circumstances have changed in such a way that you are now considered vulnerable.
- Understanding your needs, and;
- Considering any actions/adjustments necessary to provide additional service/safeguards.

### How does Chess support the needs of vulnerable customers?

We look out for warning signs and always consider our customers' needs, treating everyone as an individual so we can do what is right. We will do our utmost to advise and support you and make regular adjustments to our processes through audits and continual improvements.

During any communication with customers, if they inform us of a vulnerability or disability we will ask if they are happy for us to make a note of this on their account. If customers consent to us recording this data, we will use this information where appropriate to help us meet their needs.

Chess will only record information about a customer's vulnerability or disability which is relevant to the services that we provide. Further details about the information that we store can be found in our Privacy Policy.

### Helping you manage your accounts

Our specialist teams of highly trained people and networks with third parties help us offer the support they need. Whether they have specific accessibility needs or find themselves vulnerable in the short term, we always consider our customers' needs on a case-by-case basis.

## Helping you manage your bills

Managing a budget can be hard at the best of times and, when circumstances change, paying bills on time can be difficult. If their payments are late, we will send reminders and give them another chance to pay us, and payments can be made online at <https://myportal.chessict.co.uk/>. If a debt is left unpaid and is passed on to one of our debt collection agencies, they will work with them to agree a fair and affordable repayment plan.

## Accessibility services

We have a range of support tools for customers who, for example, are elderly and need a little extra help, or who have particular accessibility needs (visual, hearing, cognitive or motor impairment)

- Electronic bills that can be enlarged for our visually impaired customers.
- Free Directory Information and Directory Enquiry Facilities.
- Access to a Relay Service for those who need to make or take calls in text format.
- Access to emergency services, Operator Assistance and a Directory Enquiry service using short code numbers.
- A priority fault repair service for registered accessibility customers, who have a genuine need for an urgent repair.
- The ability to work with an authorised, registered nominee or Power of Attorney, who can manage the customer's account on your behalf.

## Accessibility information

If they are visually impaired, they can get their contract(s), T&Cs, bills, emails and letters in, large print or other alternative formats.

## Emergency SMS (eSMS) for Sky Mobile

eSMS is a third-party service they can register for at any time, and an add-on to the current 999 and 18000 services in the UK.

### Setting up eSMS

Text 'register' to 999. They will get some texts back about the services.

When they have read them, they need to reply 'yes'. If they need more info or help they can go to [www.emergencysms.org.uk](http://www.emergencysms.org.uk)

## Next Generation Text Service (NGTS)

If they have a hearing and/or speech impairment, the NGTS uses a relay service to help them communicate over the phone. It is compatible with landlines, smartphones, tablets and computers. Visit [ngts.org.uk](http://ngts.org.uk) for more information and to download the app.

## Free directory enquiries – 195 service

Having a sensory or physical disability, or a medical condition, can make it difficult or even impossible to use a phone directory. If that is the case, they can register for the 195 service so they can connect to lots of destinations with the help of an operator, free of charge. To register, they will need to fill out an application form and have a medical professional countersign it. To get an application form, call 0800 587 0195 (available Monday to Friday between 9am and 4:30pm). Once registered, it's free to contact the operator, then any calls made through it are charged according to their tariff.

## Still need a hand?

We have put together a list of advisory organisations that might be able to help if more support is needed:

### Age UK

Online: <https://www.ageuk.org.uk>

Phone: 0800 055 6112

### Royal National Institute of Blind people

Online: <https://www.rnib.org.uk>

Phone: 0303 123 999

### Independent age

Online: <https://www.independentage.org>

Phone: 0800 319 6789

### British Deaf Association

Online: <https://bda.org.uk>

Phone: 020 7697 4140

### Mind

Online: <https://www.mind.org.uk>

Phone: 0300 1233 393

### Dementia friends

Online: <https://www.dementiafriends.org.uk>

Phone: 0300 2225 855

### Gov.uk

Online: [www.gov.uk/power-of-attorney](http://www.gov.uk/power-of-attorney)

### Money Advice service

Online: [www.moneyadviceservice.org.uk](http://www.moneyadviceservice.org.uk)

Phone: 0800 138 7777

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