Vulnerable customers UK

<h2>GUIDE.SUMMARY   To comply with new regulation (the Consumer Duty) we need to identify vulnerable customers in the UK and ensure we are supporting them in a way that meets their needs. This guide covers how to identify and flag vulnerable customers, and how to ask for their consent to flag their account. </h2><h2>GUIDE.RELATED_LINKS Related articles: CSKB <ul> GUIDE1507 Helping members with accessibility issues GUIDE1717 Identifying and handling complaints GUIDE1409 How to use Agent Desktop (AD) - for instructions on how to add or remove issues Solutions <ul> SOL11664 Charity referral SOL11665 Assistance of family/friend SOL11666 Contact us by chat or email <a href="https://cskb.vip.ebay.com/cskbapp/art?page=content&id=SOL11669&viewlocale=en

_GB&curPage=art&prevPage=srp">SOL11669 Acknowledgment Help Hub <ul> eBay for users with special access needs </h2><h2>GUIDE.TALKING_POINTS   TEAMMATE Who is a vulnerable customer? A vulnerable customer is someone who, due to their personal circumstances, is especially susceptible to harm, particularly when a company is not acting with appropriate levels of care. Depending on the type of vulnerability, we may offer one of the following options to support any additional needs the customer may have: <ul> Contact information for charities/service providers who may be able to offer additional support (depending on the vulnerability type) Alternative contact channel (where available).For example, we may suggest Chat or Email contacts for customers with hearing difficulties Recommend having a friend or family member available. For example, another person who can speak to us on their behalf See the Detailed information section for a list of vulnerabilities and examples of phrases customers may use which can help you identify a vulnerable customer. How do I ask for the customer's consent? I have noted that you are experiencing [state identified vulnerability]. So that eBay can support you and provide you with additional resources related to [state vulnerability], I would like to make a record of this on your account with your consent. Can you please confirm that you give your consent? If the customer declines consent: I understand that you would not like to give consent today, and I can confirm that I have not made a record of this on your account. I have received a contact from a customer who has been flagged as vulnerable. Do I need to do anything differently? Once you have identified the customers vulnerability, ensure that you review the MacNote section within AD for any previous records of the same vulnerability. If the specific vulnerability identified has not been recorded before, please ensure you follow the steps required to provide an appropriate level of support to the customer, for example, provide them with contact

information for a charity/service provider who may be able to provide additional support. If the customer has previously received the appropriate charity/service provider information, you don't need to share it again. While you dont need to acknowledge the customer's vulnerability (if already recorded/flagged on their account), It is important that you tailor the way you support the customer based on their identified vulnerability. If a vulnerability has been removed from a customer's account and they contact again and make a vulnerability statement, do I flag the account again? Yes. To comply with Vulnerable Customer regulation we need to identify vulnerable customers in the UK and ensure we are communicating with them in a way that meets their needs. You will need to gain consent from the customer to record the vulnerability. It is important that you tailor the way you support the customers based on their identified vulnerability and provide the appropriate support. See the Detailed information section for a list of vulnerabilities and recommended actions. How does eBay support vulnerable customers? Depending on the type of vulnerability, we may offer one of the following options to support any additional needs the customer may have: <ul> Contact information for charities/service providers who may be able to offer additional support (depending on the vulnerability type) Alternative contact channel (where available). For example, we may suggest Chat or Email contacts for customers with hearing difficulties Recommend having a friend or family member available. For example, another person who can speak to us on their behalf See the Detailed information section for a list of vulnerabilities. Do I need to add specific notes to my SR as a record? Yes, please capture the following information in your SR note when you have received a contact from someone who has been identified as a Vulnerable Customer: <ul> Username: Vulnerability identified: Consent received (Y/N)?: What support options have been provided to the customer? How do I add or remove a vulnerability flag from a customer's account? For detailed instructions on how to open/add or close/remove issues, see <a href="https://cskb.qa.ebay.com/cskbapp/art?page=content&id=GUIDE1409&viewlocale=e

n_US&curPage=art&prevPage=srp#issues">GUIDE1409. What is the TEXAS model/TEXAS protocol? The TEXAS model (or TEXAS protocol) is as follows: <ul> Thank the customer and advise them that the information they've shared will help you support them. Explain how you will use the vulnerability information they've shared. eXplicit consent should be obtained to record the vulnerability they've shared. Ask questions to better understand how we can communicate with the customer (for example, chat or email). Signpost the customer to internal or external help, where appropriate. Do I need to send an email follow-up to the customer? Yes, teammates are required to send a follow-up email to the customer once the vulnerability has been identified and consent to record the information has been gained. The content of the email will vary depending on whether a referral to a third party charity is required to support the customer with the issues they are experiencing and/or if a friend/family member will be supporting the customer when they are communicating with eBay. A link to the email templates can be found below: <ul> SOL11669 - Vulnerable customer UK - acknowledgement SOL11664 - Vulnerable customer UK - charity referral SOL11666 - Vulnerable customer UK - contact by chat or email SOL11665 - Vulnerable customer UK - support of friend or family   CUSTOMER Why are you flagging

my account and will I be treated differently? To comply with new regulation (the Consumer Duty) we need to identify vulnerable customers in the UK and ensure we are communicating with them in a way that meets their needs. Depending on the type of vulnerability confirmed, we may offer a range of options to support any additional needs they may have. Internal Information <ul> It is important that you tailor the way you support the customers based on their identified vulnerability. When our customers reach out to us in the midst of other external issues, they may also be expressing frustration or disappointment. It's important to take a breath between each contact to remind ourselves that each of our customers is experiencing emotions and pressures in their own unique way.   How long will you keep this information recorded on my account? Details of your [state vulnerability] will remain on your account for [state timeframe based on vulnerability]. However, you can request for this information to be removed from your account at any time. Internal Information <ul> See the Detailed Information section for a list of vulnerabilities, timeframes and actions.   When you add a vulnerability flag to my account, is this visible to other customers/sellers? I am concerned about my privacy. We will only add a record to your account after we have received your consent. I would like to assure you that your personal information will be kept on our internal systems only and will not be shared outside of eBay. This also means that your information will not be shared with any other eBay customers. Do you know of any other charities besides the ones youve already shared with me? The list of charities/service providers is a sample of the services available within the UK. There are a wide range of services available and you can choose any service that you feel will provide you with the support that you need. I previously gave consent, but I no longer want this information recorded on my account. You can request for this information to be removed from your account at any time. Internal Information <ul> See GUIDE1409 for instructions on removing issues in AD   I reached out to the charity/service provider you

recommended and I want to complain about them. Who should I contact? I understand your frustration with the situation, and I know what it is like when you dont receive the service you expected. I would encourage you to provide feedback to the charity/service provided based on your experience. Internal Information <ul> If the customer is complaining about the service provided by a third party but is not dissatisfied with eBay, this should not be documented as a complaint.   I dont consider myself to be vulnerable. To comply with new regulation (the Consumer Duty) we need to identify vulnerable customers in the UK and ensure we are communicating with them in a way that meets their needs. We only make a record of this on your account with your consent. If you do not consider yourself to have/be [identified vulnerability], I can confirm that no record will be added to your account today. </h2><h2>GUIDE.DETAILED_INFORMATION   Identifying vulnerabilities (this is not an exhaustive list) <table border="1" cellpadding="1" cellspacing="1"> <tbody> <tr> <td>Category</td> <td>Vulnerability</td> <td>Phrase</td> </tr> <tr> <td rowspan="3"> Resilience </td> <td rowspan="3"> Financial hardship </td> <td> I am struggling to pay my bills. </td> </tr> <tr> <td> I am not in a good position financially </td> </tr> <tr> <td> I am running low on funds </td> </tr> <tr> <td rowspan="2"> Health </td> <td rowspan="2"> Sight issues </td> <td> I have trouble with my sight </td> </tr> <tr> <td> I am struggling with my eyesight </td> </tr> <tr> <td rowspan="2"> Health </td> <td rowspan="2"> Hearing issues </td> <td> I have recently lost my hearing </td> </tr> <tr> <td> I am hard of hearing. </td> </tr> <tr> <td rowspan="2"> Health </td> <td rowspan="2"> Speech issues </td> <td> I struggle with speaking </td> </tr> <tr> <td> I have speech issues </td> </tr> <tr> <td rowspan="3"> Resilience </td> <td rowspan="3"> Low income (<£20,000) </td> <td> I dont get paid much </td> </tr> <tr> <td> I am on Universal Credit </td> </tr> <tr> <td> My

income/pay is low </td> </tr> <tr> <td rowspan="3"> Health </td> <td rowspan="3"> Mental illness </td> <td> I am suffering from mental health issues and I am really struggling </td> </tr> <tr> <td> I have mental health issues. </td> </tr> <tr> <td> I suffer from anxiety issues. </td> </tr> <tr> <td rowspan="3"> Health </td> <td rowspan="3"> Physical illness - terminal </td> <td> I have been told that I only have a short time to live </td> </tr> <tr> <td> I am not going to recover from cancer </td> </tr> <tr> <td> My illness means that I will not be around for too much longer </td> </tr> <tr> <td rowspan="2"> Health </td> <td rowspan="2"> Physical illness - temporary </td> <td> I have recently had a car accident </td> </tr> <tr> <td> I have broken my foot </td> </tr> <tr> <td rowspan="2"> Health </td> <td rowspan="2"> Physical illness - long term </td> <td> I am unable to use my legs. </td> </tr> <tr> <td> I am going through cancer treatment </td> </tr> <tr> <td rowspan="4"> Health </td> <td rowspan="4"> Physical illness - permanent </td> <td> I use a wheelchair </td> </tr> <tr> <td> I have had my arm/leg amputated </td> </tr> <tr> <td> I have alzheimers disease </td> </tr> <tr> <td> I have dementia </td> </tr> <tr> <td rowspan="3"> Capability </td> <td rowspan="3"> Reading/writing difficulties </td> <td> I dont read well </td> </tr> <tr> <td> I struggle with writing </td> </tr> <tr> <td> I am struggling to understand what is on the website </td> </tr> <tr> <td rowspan="2"> Health </td> <td rowspan="2"> Addiction </td> <td> I have a gambling problem. </td> </tr> <tr> <td> I have a drinking issue. </td> </tr> <tr> <td> Capability </td> <td> Lack of English skills </td> <td> English is not my first language. </td> </tr> <tr> <td> Life Event </td> <td> Bereavement </td> <td> My husband/wife/son/daughter/close relative/close friend passed away recently. </td> </tr>

<tr> <td rowspan="2"> Capability </td> <td rowspan="2"> Low numeracy/literacy/financial capability   skills </td> <td> I am not good at reading </td> </tr> <tr> <td> I am not very educated </td> </tr> <tr> <td> Life Event </td> <td> Caring for another </td> <td> I am a carer for my daughter/son/wife/husband. </td> </tr> <tr> <td rowspan="2"> Age/Other </td> <td rowspan="2"> Age (can be young or elderly) </td> <td> I am struggling because of my age </td> </tr> <tr> <td> I dont have experience of this because of my age </td> </tr> <tr> <td rowspan="3"> Health </td> <td rowspan="3"> Mental capacity </td> <td> I have schizophrenia </td> </tr> <tr> <td> I am bipolar </td> </tr> <tr> <td> I have had brain damage </td> </tr> <tr> <td> Life Events </td> <td> Recent immigrant </td> <td> I have recently come to this country because of the troubles back home. </td> </tr> <tr> <td rowspan="4"> Life Events </td> <td rowspan="4"> Ex-offender </td> <td> I have recently been released from jail </td> </tr> <tr> <td> I have just got out of a young offenders institute </td> </tr> <tr> <td> Armed forces returning from abroad </td> </tr> <tr> <td> I have just left the army/navy/marines/armed forces </td> </tr> <tr> <td rowspan="2"> Life Events </td> <td rowspan="2"> Redundancy </td> <td> I am out of work </td> </tr> <tr> <td> I have recently lost my job. </td> </tr> <tr> <td rowspan="3"> Capability </td> <td rowspan="3"> Lack of computer literacy </td> <td> I struggle with using computers </td> </tr> <tr> <td> Lack of financial education/knowledge </td> </tr> <tr> <td> I struggle with financial matters </td> </tr> <tr> <td> Capability </td> <td> Learning difficulties </td> <td> I have learning difficulties and I am finding things difficult </td> </tr> <tr> <td rowspan="2"> Life Events </td> <td rowspan="2"> Domestic abuse </td> <td> My partner is hitting me </td> </tr> <tr> <td> I am scared of

my partner who shouts at me </td> </tr> <tr> <td rowspan="2"> Health </td> <td rowspan="2"> Spectrum related </td> <td> I am autistic </td> </tr> <tr> <td> I am on the spectrum </td> </tr> <tr> <td> Age/Other </td> <td> Other </td> <td> (Please explain in SR notes) </td> </tr> </tbody> </table> Timeframes and actions <table border="1" cellpadding="1" cellspacing="1"> <tbody> <tr> <td>Vulnerability type</td> <td>Timeframe</td> <td>Action</td> </tr> <tr> <td> Age </td> <td> 5 years </td> <td> Charity referral </td> </tr> <tr> <td> Other </td> <td> Depends on issue </td> <td> Please ask colleagues (including Compliance) for support. The general principles of supporting vulnerable customers should be followed. </td> </tr> <tr> <td> Lack of computer literacy </td> <td> 2 years </td> <td> Extra time and care, and recommend friend/family be available when they contact eBay </td> </tr> <tr> <td> Lack of English skills </td> <td> 2 years </td> <td> Extra time and care, and recommend friend/family be available when they contact eBay </td> </tr> <tr> <td> Lack of financial education / knowledge </td> <td> 2 years </td> <td> Extra time and care, and recommend friend/family be available when they contact eBay </td> </tr> <tr> <td> Learning difficulties </td> <td> Permanent </td> <td> Extra time and care, and recommend friend/family be available when they contact eBay </td> </tr> <tr> <td> Low numeracy, literacy, financial capability skills </td> <td> 2 years </td> <td> Extra time and care, and recommend friend/family be available when they contact eBay </td> </tr> <tr> <td> Reading/writing difficulties </td> <td> Permanent </td> <td> Extra time and care, and recommend friend/family be available when they contact eBay </td> </tr> <tr> <td> Addiction </td> <td> 2 years </td> <td> Charity referral </td> </tr> <tr> <td> Hearing issues </td> <td> Permanent </td> <td> Suggest email as contact channel </td> </tr> <tr>

Mental capacity	Permanent	Charity referral
Mental illness	2 years	Charity referral
Physical illness - long term	3 years	Be sympathetic and follow the TEXAS model
Physical illness - permanent	Permanent	Be sympathetic and follow the TEXAS model
Physical illness - temporary	6 months	Be sympathetic and follow the TEXAS model
Physical illness - terminal	Permanent	Be sympathetic and follow the TEXAS model
Sight issues	Permanent	Be sympathetic and follow the TEXAS model
Spectrum related	Permanent	Extra time and care, and recommend friend/family be available when they contact eBay
Speech issues	Permanent	Suggest email as contact channel
Armed forces returning from abroad	2 years	Charity referral
Bereavement	6 months	Charity referral
Caring for another	5 years	Charity referral
Domestic abuse	3 years	Charity referral
Ex-offender	2 years	Charity referral
Recent immigrant	2 years	Charity referral
Redundancy	1 year	Charity referral
Financial hardship	2 years	Charity referral
Low income (<£20,000)	2 years	Charity referral

</table> Charity referrals <table border="1" cellpadding="1" cellspacing="1"> <tbody> <tr> <td>Vulnerability</td> <td>Charity</td> </tr> <tr> <td> Age </td> <td> Age UK (for older customers) Young Minds (for younger customers) </td> </tr> <tr> <td> Addiction </td> <td> Mind Taking Action against Addiction </td> </tr> <tr> <td> Mental capacity </td> <td> Mind Rethink </td> </tr> <tr> <td> Mental illness </td> <td> Mind Rethink </td> </tr> <tr> <td> Armed forces returning from abroad </td> <td> SSAFA </td> </tr> <tr> <td> Bereavement </td> <td> Cruse Bereavement Support The Good Grief Trust </td> </tr> <tr> <td> Caring for another </td> <td> Carers Trust BHSF </td> </tr> <tr> <td> Domestic abuse </td> <td> Women's Aid Refuge </td> </tr> <tr>

<td> Ex-offender </td> <td> Support Line Bounce Back </td> </tr> <tr> <td> Recent immigrant </td> <td> Migrant Help </td> </tr> <tr> <td> Redundancy </td> <td> Redundancy Support UK StepChange </td> </tr> <tr> <td> Financial hardship </td> <td> StepChange National Debtline </td> </tr> <tr> <td> Low income (<£20,000) </td> <td> StepChange National Debtline </td> </tr> </tbody> </table> Issue codes <table border="1" cellpadding="1" cellspacing="1"> <tbody> <tr> <td>Vulnerability</td> <td>Issue</td> </tr> <tr> <td> Age </td> <td> 1078 </td> </tr> <tr> <td> Other </td> <td> 1085 </td> </tr> <tr> <td> Lack of computer literacy </td> <td> 1084 </td> </tr> <tr> <td> Lack of English Skills </td> <td> 1074 </td> </tr> <tr> <td> Lack of financial education / knowledge </td> <td> 1086 </td> </tr> <tr> <td> Learning difficulties </td> <td> 1087 </td> </tr> <tr> <td> Low numeracy, literacy, financial capability skills </td> <td> 1076 </td> </tr> <tr> <td> Reading/writing difficulties </td> <td> 1072 </td> </tr> <tr> <td> Addiction </td> <td> 1073 </td> </tr> <tr> <td> Hearing issues </td> <td> 1064 </td> </tr> <tr> <td> Mental capacity </td> <td> 1079 </td> </tr> <tr> <td> Mental illness

</td> <td> 1067 </td> </tr> <tr> <td> Physical illness - long term </td> <td> 1070 </td> </tr> <tr> <td> Physical illness - permanent </td> <td> 1071 </td> </tr> <tr> <td> Physical illness - temporary </td> <td> 1069 </td> </tr> <tr> <td> Physical illness - terminal </td> <td> 1068 </td> </tr> <tr> <td> Sight issues </td> <td> 1063 </td> </tr> <tr> <td> Spectrum related </td> <td> 1089 </td> </tr> <tr> <td> Speech issues </td> <td> 1065 </td> </tr> <tr> <td> Armed forces returning from abroad </td> <td> 1082 </td> </tr> <tr> <td> Bereavement </td> <td> 1075 </td> </tr> <tr> <td> Caring for another </td> <td> 1077 </td> </tr> <tr> <td> Domestic abuse </td> <td> 1088 </td> </tr> <tr> <td> Ex-offender </td> <td> 1081 </td> </tr> <tr> <td> Recent immigrant </td> <td> 1080 </td> </tr> <tr> <td> Redundancy </td> <td> 1083 </td> </tr> <tr> <td> Financial hardship </td> <td> 1062 </td> </tr> <tr> <td> Low income (<£20,000) </td> <td> 1066 </td> </tr> </tbody> </table> </h2>