



# *vulnerable customer policy*

As a provider of training services, Armada Training Solutions Ltd. (Armada) is committed to undertaking its operations as a responsible corporate member of society. As part of this commitment, Armada endeavours to treat vulnerable customers circumstances fairly, and in such a way that their dealing with us does not impact them negatively. To these ends, Armada has developed this vulnerable customer policy.

## **What is a vulnerable customer?**

Armada deems a vulnerable customer as a training course delegate, or a prospective training course delegate, who, due to their personal circumstances, is especially susceptible to detriment, particularly when a firm is not acting with appropriate levels of care.

## **Identifying a vulnerable customer**

Our staff endeavour to identify vulnerable customers. However, it is not always possible to recognise these characteristics. Therefore, if you believe you may fit the criteria for a vulnerable customer, please notify us of your particular needs.

## **Vulnerability groups**

We recognise that certain groups of customers may be vulnerable. Whilst not all customers in these groups may be vulnerable, we will consider a customer's individual circumstances where a potential vulnerability is identified. These groups may include, but are not restricted to, customers with:

- Communication difficulties (including learning difficulties and English not their first language, dyslexia).
- A reduction in physical or mental capacity.
- Health issues - illness, whether physical or mental illness, severe or long term.
- Serious illness to a close family member.
- Personal circumstances, such as financial difficulties, bereavement or redundancy.

## **Dealing with vulnerable customers**

As soon as we identify a customer as vulnerable, whether through our identification or being notified of the situation, we will take extra steps as may be necessary when selling and providing our services, to ensure that they are not disadvantaged in any way. Specifically, we will:

- Make a record of this and notify all staff who may come into contact with them.
- Provide additional opportunities for them to ask questions about the information we have provided.
- Seek confirmation that they have understood the information that has been provided
- Ask if there is anybody who is able to assist them, if we deem this necessary.
- Not enforce terms and conditions as rigidly as we do with other course delegates, e.g. we will allow them to cancel a booking without penalty giving five working days' notice, rather than the usual 10 working days' notice.

If we can't help a vulnerable customer, we will endeavour to explain suitable alternative options other organisations may be able to offer.

## **To notify us of your vulnerable customer status**

Email [training@armada.co.uk](mailto:training@armada.co.uk), call 01527 834783, or write to us at our HQ address, available at [www.armada.co.uk/contact-us](http://www.armada.co.uk/contact-us).

This policy has been endorsed by Armada's management team, who take prime responsibility for allocating sufficient resources - to ensure its aspirations are achieved.

Steven Smith, Managing Director  
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