

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

A vulnerable customer is someone who, due to their personal circumstances, is especially susceptible to harm. A customer may be vulnerable due to circumstances such as age, physical or learning disability, physical or mental illness, low literacy, communications difficulties or changes in circumstances such as bereavement.

The cause of vulnerability may be temporary or permanent in nature, can vary widely and may not be immediately obvious.

As a customer-facing business, NOW understands its duty to protect the interests of vulnerable customers and does so by:

- I. looking out for customers who may be vulnerable, including those with disabilities and those whose circumstances may, at a moment in time, make them vulnerable;
- II. understanding the particular needs of the vulnerable people we engage with; and
- III. considering any actions or adjustments needed to provide additional service/safeguards.

How does NOW support the needs of vulnerable customers?

NOW treats every customer as an individual. We listen and look out for warning signs and always consider the needs of our customers so we can do the right thing for them. We do this by making adjustments to processes, and using specialist resources and tools where possible and as required. NOW will do its utmost to support and offer advice and guidance to help our customers.

Accessibility services

NOW has a range of support tools available for customers who, for example; may be elderly and just in need of a little extra assistance; or have specific accessibility needs whether that be visual, hearing, cognitive or motor impairment, all of which is set out on the NOW Help site at <https://help.nowtv.com/accessibility>.

We work with people and organisations who help us to keep learning and improving the service we offer to vulnerable customers, including those with accessibility needs.

We want our customers to get the most from NOW, so we offer a number of services for our customers with accessibility requirements, such as alternative billing formats including braille, large print and audio CD. There are also other ways of contacting us too, like British Sign Language via an interpreter or Text Phone. And we're trained to support Power of Attorney accounts, all you have to do is let us know if you need any extra assistance and we will register your account with us. So if you need to get in touch, we can get you to our specially trained people who are there to help and guide you as required.

Helping customers manage their bills

Managing a budget can be a challenge at times, and due to circumstances beyond control, some of our customers may have difficulty paying bills on time. In this situation NOW will send reminders out and provide a second chance to pay, as well as applying a number of other safeguards to protect our customer's interests, including those who are more vulnerable. If you have a problem paying, it's really important that you get in touch to see how we can help. In the event that a debt is unpaid and is referred to one of our debt collection agencies, they will work with you to arrange a fair and affordable repayment plan.

It may be that a debt is more extensive than simply the commitment to NOW. If you are regularly struggling to meet your commitments because, for example, your income has gone down or you have sudden unexpected costs, it's always better to act as soon as you can to stop falling further into debt. There is a [support guide](#) on the NOW Help site for vulnerable customers, which offers detail of specialists who can help.

Helping customers manage their accounts

At NOW, we're here to help. We have specialist teams, highly trained staff and networks with third parties to help us offer support. This includes those with specific accessibility needs or those who find themselves vulnerable in the short term, and – importantly – we understand the need to consider each customer's needs on a case-by-case basis. We can be contacted online, by phone or by post.

Monitoring and Recording the needs of vulnerable customers

NOW consistently looks to make sure we are doing the right thing for our customers. We record details on your account when you contact us to make sure we can manage your individual needs, not just at that moment in time, but also going forward.

We are always looking to improve by checking in with our customers. NOW has a dedicated team which monitors the experience when you get in touch and, where we see we could do better, feedback to frontline staff and work to make the necessary changes to ensure the service we provide is of the standard you would expect.