

# Vulnerable Customer Training

Building awareness and understanding



# Vulnerable Customer Training

## Helping organisations to:

- Build awareness and understanding of the situations and circumstances leading to vulnerability
- Train and develop staff so they feel empowered and confident to manage the complex and diverse needs of customers
- Recognise and respond to customers facing difficult and distressing situations
- Share good practices across teams
- Increase active listening and empathy skills
- Actively signpost customers to access further help and explore options
- Comply with regulatory guidelines on the fair treatment of vulnerable customers

## Training your team to recognise and respond to vulnerable customers with confidence.

I offer a choice of half-day, one, or two-day courses. The courses and activities are designed to equip delegates with knowledge and confidence in supporting vulnerable customers and help them to apply this to their role.

My one-day course is a valuable foundation for any employee interacting with customers who may be vulnerable.

My half-day courses delve deeper into how to recognise and support one of three vulnerable situations.

My two-day course combines the one-day training with a half-day course of your choice, as well as an afternoon of group activities, designed to embed the learning into the delegates' roles.

The half and one-day courses are offered as virtual or in-person training. The two-day course is in-person only.

## Benefits of Vulnerability Training

- ✓ Lead the way in the fair treatment of vulnerable customers and evidence compliance with FCA regulations.
- ✓ Build the skills, confidence & competence of staff for consistency of customer experience.
- ✓ Learn appropriate responses when customers in vulnerable circumstances disclose information or are identified as needing additional support.
- ✓ Develop resources that aid assistance and signposting for those in need.
- ✓ Retain existing and gain new customers.

# Half-day Courses

I offer a choice of three vulnerable customer situations that may be difficult for employees to respond to; suicide intent, bereavement and financial difficulties. Each course explores the subject in-depth, building an understanding of the situation and appropriate responses. These courses aim to build confidence, resilience and empathy in staff who regularly interact with customers.

## Managing Suicidal Customer Conversations

- ~ Understanding suicide
- ~ Risk factors and indicators
- ~ Responding empathetically
- ~ Responding in an emergency
- ~ The importance of signposting
- ~ Looking after yourself

## Understanding and Supporting Bereaved Customers

- ~ Understanding bereavement
- ~ Language of bereavement
- ~ The impacts of bereavement
- ~ The grief process
- ~ Supporting customers experiencing bereavement
- ~ Looking after yourself

## Supporting Customers Facing Financial Difficulties

- ~ The cost of living crisis
- ~ The causes and impacts of financial difficulty
- ~ Decision making and its implications
- ~ Supporting customers in financial difficulty
- ~ Helping customers avoid scams and non-regulated lending options

## Learning Objectives

By the end of any of these training sessions, delegates will be able to:

- ~ Understand how specific vulnerability impacts customer behaviours
- ~ Know how to respond to customers who disclose specific personal circumstances
- ~ Identify a range of practical steps to support vulnerable customers
- ~ Apply the knowledge gained from the course to better support customers during difficult and distressing conversations

**Half-day training**

**Prices from  
£900**

**Delivered virtually and  
in-person**

**Maximum 16 delegates  
per course**

# One-day Course

## The Foundations of Recognising and Responding to Vulnerability

This 1-day course challenges assumptions, whilst building confidence in how to identify, respond and support vulnerable customers.

Through insight, shared experience and case studies the training will better equip team members to deal with more challenging interactions.

### Learning Objectives

By the end of the day's training, delegates will be able to:

- ~ Recognise a wide range of situations and circumstances that can lead to vulnerability and the impact these have on individuals
- ~ Understand and identify the different and additional needs of customers experiencing vulnerability
- ~ Build a resource of useful and appropriate questions and responses and know how and when to apply them
- ~ Understand the importance of signposting
- ~ Apply the knowledge gained to better support customers experiencing vulnerability

### Understanding Vulnerability

- ~ Definition of a vulnerable customer
- ~ The 6 drivers of vulnerability
- ~ The impacts of vulnerability
- ~ Understanding needs

### Recognising Vulnerability

- ~ Behaviours and characteristics of vulnerability
- ~ The potential risks of harm and consequences
- ~ Volunteered and detected disclosure

### Responding to Vulnerability

- ~ Our thinking and assumptions around vulnerability
- ~ Developing the art of active listening
- ~ Responding vs reacting
- ~ The power of empathy

### Supporting Customers

- ~ Recognising and addressing practical needs
- ~ The role of signposting
- ~ How and when to signpost
- ~ Signposting resources

**One-day training**

**Prices from  
£1,695**

**Delivered virtually and  
in-person**

**Maximum 16 delegates  
per course**

# Two-day Course

A comprehensive in-person course designed to explore customer vulnerability in-depth and apply the knowledge through practical group activities. This is the best way to equip your team with the knowledge, skills and resources to understand and support vulnerable customers.

## Day One

### Exploring and developing skills in vulnerable customer interactions

The first day covers 'The Foundations of Recognising and Responding to Vulnerability' one-day course (see previous page for course content).

## Day Two

### Delving deeper into a specific vulnerability

With improved understanding and confidence in identifying and responding to vulnerability, the morning of day two is spent exploring your choice of one of the following half-day course options in greater depth: (see page 3 for course content)

- ~ **Managing Suicidal Customer Conversations**
- ~ **Understanding and Supporting Bereaved Customers**
- ~ **Supporting Customers Facing Financial Difficulties**

### A practical session to embed learning

The afternoon is filled with practical group activities. These apply the learning to real customer scenarios and enable delegates to feel better equipped to handle vulnerable customer conversations.

***Two-day training***

***Prices from  
£3,395***

***Delivered in-person***

***Maximum 16 delegates  
per course***

# Train the Trainer Programme

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If your organisation would prefer to use in-house trainers to deliver my vulnerability training modules, I can supply them with everything they need.

## Train the Trainer

My Train the Trainer resources include:

- Full tutor notes including activities
- Branded training workbook
- Branded presentation slides
- Branded certificates
- Delivery of an example training course for trainers\*  
*\*This will be approximately 30-mins longer than the duration of the training session, as this includes additional time for Q & A.*

## Additional Train the Trainer Option:

2-hour trainer facilitated advisory discussions

*(These are offered, as required, following delivery of in-house training. They provide an opportunity to answer any questions the trainers have and discuss specific scenarios they have encountered during training. The aim is to enhance knowledge and confidence in the subject matter.)*

# How Training Outcomes are Tracked

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Training is only of value if it is implemented and has an impact on outcomes. For this reason, the FCA emphasises the importance of tracking outcomes.

To evidence this, prior to the training I invite delegates to complete a pre-training course questionnaire to understand current knowledge and confidence in the topic. This is followed with a post-training questionnaire 4-6 weeks after the training to monitor knowledge and confidence levels improvements.

You will receive a full report on all feedback and training effectiveness for your records and to provide as evidence to the FCA if required.

# Training Feedback

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## **4.8 Average Rating on Course Checker**

*“This was another really insightful day with Helen. Her courses always get everyone involved and are extremely valuable in giving an understanding of what we can do for our vulnerable customers”*

*“I couldn't recommend Helen and her training highly enough. Words could not do a review justice. Game changer!!!”*

*“The course was incredibly engaging, and whilst the subject matter was sensitive, it gave me a much clearer understanding and I feel better equipped to help my team and other colleagues to understand how to best approach a vulnerable customer in this situation.”*

*“The activities that Helen carried out with the group were incredibly thought-provoking and useful in my everyday role, I will definitely use this valuable information in future and pass it onto my team.”*

*“Helen is a brilliant trainer. Her personable nature and genuine willingness to support vulnerable customers shines through, giving delegates the assurance that they're learning from someone who actually cares and wants to make a difference.”*

### **For more information or to book training**

If you would like more information about my training courses or would like to book training for your team, please get in touch:

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