

Cameron Motor Group Vulnerable Customer Policy

The FCA defines a vulnerable customer as: 'Someone who, due to their personal circumstances, is especially susceptible to detriment, particularly when a firm is not acting with appropriate levels of care'

The FCA have identified four key drivers that can lead to customers becoming vulnerable and these are detailed below:

- Health – conditions such as cognitive impairment, which affect a person's ability to carry out their day-to-day tasks
- Life events – for example, bereavement, divorce, job loss or new caring responsibilities
- Resilience – low ability to withstand financial or emotional strain
- Capability – low knowledge of financial matters or low confidence in managing money (financial capability) - or low capability in other relevant areas such as literacy or digital skills

Vulnerability can affect any of us, at any time. The Cameron Motor Group is committed to ensuring that vulnerable customers are dealt with care and respect.

People in vulnerable circumstances are at greater risk of harm, our aim is to ensure we take additional care to ensure we achieve outcomes as good as those experienced by consumers deemed not vulnerable.

Methods of Support

The support required will of course depend on the individual customer and their circumstances. Solutions may include:

- Arranging for a third party to be present at the meetings (e.g. family member, companion). • Organising for a qualified 'signer' for customers with impaired hearing.
- Allocating additional time for appointments; spreading the advice process over several shorter appointments
- Deferring a review of your customer's circumstances until they have had time to come to terms with their situation.
- Changing the venue of meetings to assist customers who have difficulty with mobility.
- Post sale contact to ensure the customer understands the documentation provided and other post-sale documentation and to offer further explanations or support as required.

Staff

We aim to ensure all our staff achieve the following:

- Be friendly, helpful and courteous.
- Listen to customers' requirements and understand their needs.
- Provide accurate and relevant information in a clear and fair manner that is not misleading.
- Assist wherever possible at all times.
- All colleagues have an obligation to familiarise themselves with and comply with all our policies and procedures and receive specific training on dealing with vulnerable customers.

Continuous improvement

Wherever possible, we will act upon customer feedback and management information to develop and improve the company's processes and procedures with the aim of exceeding the expectations of our customers.

Complaints

If you're unhappy with any aspect of dealing with our company, we'd like to hear about it. You can pick up a leaflet with information about our complaints procedure in one of our branches. Or, you can contact our Customer Service

Signed:

George A J Malcolm

Group Managing Director

This statement applies to the following companies which form the Cameron Motor Group:

Cameron Motors (Perth) Ltd T/A Camerons Volkswagen

Douglas Cameron (Perth) Ltd T/A Perth Audi

Ian H Cameron Ltd T/A Camerons Volvo