

Vulnerability Strategy 2025

Contents

This document sets out our Vulnerability Strategy, outlining our approach to identifying, supporting, and engaging with vulnerable business customers. It includes key principles, operational improvements, and planned actions to ensure we deliver consistent, fair, and effective support.

- 1. Introduction 3
- 2. Defining Vulnerability 3
- 3. Identifying Vulnerable Customers 4
- 4. Supporting Vulnerable Customers 4
- 5. Cross-Cutting Solutions for All Vulnerabilities 6
- 6. Monitoring and Reviewing 6
- 7. Conclusion 7

1. Introduction

At Source for Business, we're committed to supporting all our customers, including those that may be in vulnerable circumstances. Our Vulnerability Strategy outlines how we identify and support non-household customers in need, ensuring fair treatment, preventing harm, and promoting inclusive access to services.

This strategy is built in our core values and aligned with Ofwat's Customer Protection Code of Practice (CPCoP) and regulatory expectations. It reflects our commitment to fair, clear and inclusive service, guided by six principles:

- Transparency and Honesty - placing customers at the heart of everything we do
- Clear, Accessible Communication - using straightforward language
- Inclusive, Effective Service Delivery - tailored to individual needs
- Empowerment through Timely Information - enabling informed decisions
- Respecting Customer Time - ensuring prompt, efficient services
- Understanding Diverse Business Needs - and adapting our services accordingly.

2. Defining Vulnerabilities

In line with CPCoP, a vulnerable customer is one who, due to personal, financial, health-related, or operational circumstances, may find it difficult to:

- Access services
- Understand communications
- Pay bills
- Engage effectively with us

Examples may include:

- Physical or mental health conditions
- Sudden life events such as bereavement or loss of income
- Language barriers or literacy issues
- Other circumstances that limit a customer's ability to access, understand, or act on information related to our services.

Vulnerability can be permanent or temporary. Our aim is to respond with flexibility and sensitivity.

3. Identifying Vulnerable Customers

Recognising that vulnerabilities are not always visible, we use a combination of proactive and reactive methods:

- **Self-Identification:** We encourage customers to inform us of their circumstances by signposting available support through our website, customer bills, and other direct communications. These channels signpost how customers can get in touch if they need additional support
- **Trained Frontline Staff:** Equipping teams to identify signs of vulnerability during all customer touchpoints
- **Partnership Referrals:** Working with external agencies and charities to identify and support customer in need
- **Data and Analytics:** Using internal data to flag potential signs of financial or operational distress.

4. Supporting Vulnerable Customers

Once identified, vulnerable customers can access tailored help, designed to reduce barriers, build trust, and provide the flexibility needed to manage their Source for Business account with confidence. Our approach includes a range of services across communication, financial support, digital access, and more.

- **Enhanced communication**

We offer a range of accessible options to suit customer preferences and needs:

- Alternative bill formats (braille, large print, easy-read documents)
- Multiple contact channels (email, SMS, phone, online)
- Jargon-free communications, written in plain, clear language.

- **Flexible Financial Support**

We understand that financial pressures may be temporary or ongoing. To support, we can offer potential payment solutions, it is important you contact our customer service teams to discuss this with us.

- **Accessible Digital Services**

Our digital platforms are designed to be inclusive and user-friendly:

- WCAG 2.1 Level A-compliant website, regularly reviewed for accessibility
- MyAccount platform for flexible, on-demand account management, with minimal downtime.

• Additional Time and Consideration

Where needed, we offer extra time to complete tasks, make decisions, or respond to communications, ensuring customers are not placed under undue pressure or rigid deadlines.

In addition to the above, we recognise that some customers face specific challenges that require further support:

• Sudden Life Events

When customers experience bereavement, illness, or other life-changing events, we aim to respond with empathy and flexibility:

- Signposting to external services (e.g. debt advice, bereavement support, Samaritans)
- Help from our team to tailor payment plans or navigate account admin during difficult times.

• Language and Literacy Barriers

We work to ensure language or literacy is never a barrier to service:

- Simplified or easy-read documents that use plain language and visual aids such as icons or diagrams to help explain key information
- Clear explanations of bills and services published on our website
- Verbal support available via customer service teams for those who prefer to talk.

• Other Engagement Challenges

Some vulnerabilities are less visible but still impact a customer's ability to manage their account. We offer:

- Dedicated account support where ongoing assistance is needed
- Digital services built to assist those with visual, hearing, or motor impairments.

This multi-layered approach helps ensure that all customers who need extra support receive it in a way that is timely, appropriate, and respectful of their individual situation.

5. Cross-Cutting Solutions for all Vulnerabilities

To ensure a consistent and supportive experience for all vulnerable customers - regardless of the specific challenges they face - we've introduced several measures that cut across different types of vulnerability. These actions are designed to promote dignity, autonomy, and easy of access for every customer who may need additional support.

- **Vulnerability Register:** We maintain a confidential register (with customer consent) that records vulnerability needs, ensuring that our teams are aware of specific requirements and can respond appropriately. This reduces the emotional burden of repeated disclosures, avoids the need to repeat sensitive information, and ensures continuity of care across interactions
- **Third-Party Authorisations:** Customers can nominate a trusted individual - such as a family member, caregiver, or legal representative - to manage their account on their behalf. This option is especially valuable for those who are unwell, overwhelmed, or facing language or literacy barriers.
- **Priority Services Register:** Our Priority Services Register ensures that customers with critical needs receive additional care during events such as service interruptions, meter access, or account changes. Those on this register will benefit from priority communications and support tailored to their circumstances
- **Ongoing Staff Training:** We provide continuous training for all customer-facing staff. This includes practical tools to identify signs of vulnerability and to respond with empathy, flexibility, and professionalism.

These cross-cutting measures reflect our commitment to creating a customer service culture that is inclusive, adaptable, and proactive - helping ensure that support is available to all customers, whenever and however it's needed.

6. Monitoring and Review

To ensure accountability and adaptability, we will:

- **Measure performance:** Track the number of vulnerable customers supported and the effectiveness of our interventions
- **Customer feedback and improvement:** Seek feedback through regular surveys, open channels, and complaints, using insights as opportunities to learn and continuously improve how we identify and support customers in vulnerable situations.
- **Reviewed annually:** Update our strategy based on data insights and regulatory guidance
- **Publish updates:** Keep our strategy transparent and accessible on our website.

7. Conclusion

At Source for Business, we understand that business customers are not immune to personal or operational hardships, and our role is to offer fair, empathetic support when it's needed most.

Through this strategy, we commit to:

- Identifying vulnerable customers early
- Providing meaningful, tailored support
- Working collaboratively with partners to expand help
- Ensuring our services remain inclusive, accessible, and responsible to evolving customer needs
- Continuously reviewing and enhancing our approach.

Our strategy will be regularly reviewed and refined to stay aligned with customer needs, industry best practices, and evolving regulatory guides.