

Tailored customer support.



We're here to help you identify and support vulnerable customers.

In support of the FCA's guidance for firms on fair treatment of vulnerable customers, here are just a few examples of what we offer and what to look out for when identifying someone who may be vulnerable. We're here to support you, and your customers, during the application process as well as throughout the entire mortgage journey.

Help to access our services

For customers with physical/medical conditions or disabilities including:

- Blind, Visual, Hearing and Speech Impairments.
- Physical Disability/ Mobility/Dexterity
- Critical illness and disease.

Working together

Some customers may benefit from using different ways to communicate with us, including those with sensory needs, mental health conditions or illness, including:

- Learning difficulties, such as dyslexia or dyscalculia.
- Autistic spectrum.
- Depression or anxiety.
- Dementia.

Support with financial matters

Guidance for customers to manage their money including help with:

- Budgeting.
- Potential future financial difficulty.
- Sudden income changes.

Understanding personal needs

We understand the personal and financial impact of difficult life events such as:

- divorce,
- bereavement or
- redundancy.

We can provide support for customers during difficult times.

How can we help?

Customers can become vulnerable at any time, whether through ill health, disability or a change to personal circumstances. Extra support may be temporary or permanent and could include adapting how we communicate or signposting to our special services.



Let us know if your customer may need some extra help to access or understand our products and services during the application process. Here's what you need to do:

Call us on 0345 307 3355 (Option 2).

- Our telephony teams are specially trained and here to listen and provide sensitive guidance and support for customers.
- We'll use this information to ensure tailored support is made available.
- Customers can contact our Mortgage Servicing Team anytime over the life-time of their mortgage. They'll continue to get the help they need from us to make things easier beyond the application stage.

You must have explicit proof of consent from your customer to share this information with us.

All personal customer information shared with TSB is strictly confidential.

For more information, see [TSB's Privacy Policy](#)

FOR MORTGAGE PROFESSIONALS AND INTERMEDIARY USE ONLY. NOT FOR PUBLIC DISTRIBUTION.

For more information and guidance download the [FCA's guidance for firms on fair treatment](#).