Complaints and Customer Vulnerability

Best Practice Approaches for FCA regulated firms

Course outline and objectives

With the Financial Conduct Authority's (FCA's) final vulnerable customer guidance and the Consumer Duty now firmly in place, the FCA's expectations on us to do the right thing for our customers has never been as high as it is today.

As an industry we've tended to focus our efforts on understanding customer vulnerability through the lens of collections and recoveries teams. But customer vulnerability has changed, is continuing to change and is being seen and felt across all our contact points with customers - including in our handling of customer complaints.

The FCA expects complaints handlers to have the necessary skills to recognise and respond to vulnerable customers in the same way that it expects firms to have an accessible complaints journey.

Ensuring we have a good understanding of the complaint is only just the beginning. To reach the right decision (and a good outcome) we also need to understand a lot more about what else is going on in our customer's life, to determine the true impact of what's happened.

This session will take you through the FCA's expectations – from the way customers raise their complaints, and how to consider the impact of a customer in a vulnerable situation through the process, to reaching good customer outcomes (and what that means) to reduce the chances of cases ending up at the ombudsman service.

Session approach

This interactive, conversational session is a blend of trainer presentation with lots of opportunities for questions, experience sharing and networking. All course materials will be provided.

Dates and Fees

Live Online
2 February 2027
09:30 to 12:45
£375 + VAT

Savings available for multiple registrations

To book

Visit:
www.ctp.uk.com

Email:
emmabond@ctp.uk.com

Call:
0330 303 9779

If you work in or oversee a complaints function in a FCA regulated firm, this course will help you to:

- Understand **what the regulator expects** and how to **evidence good customer outcomes** for customers in vulnerable situations
- Discover what you can do to **make your complaints journey work** for customers in vulnerable situations
- Learn how to **identify signs of potential vulnerability and the right questions to ask** a customer when there's a complaint in the mix
- Unpick **how the presence of vulnerability might impact your decision** on individual cases and the payments you offer (and should it?)

Course Leader

Caroline Wells

Caroline's background has always been in customer service and experience - and with that she's gained a deep-rooted understanding of: dispute resolution, consumer vulnerability and accessibility. Very much still in the thick of resolving disputes and complaints, Caroline brings her real-life, current and very practical experience to the group to share and spark conversation.

Today, Caroline works directly with firms and organisations across the private and public sector on all things customer service related. She also holds several appointment roles, these include:

- Member of CIVEA's (The Civil Enforcement Association) Compliance, Adjudication and Review of Enforcement (CARE) panel - reviewing complaints about High Court Enforcement Agencies, their agents and providing guidance to the industry on raising customer service standards.
- Independent Advisor to the Kent Police and Crime Commissioner (and other commissioners when needed) - reviewing and advising the Commissioner on complaints and professional standards.
- Senior Subject Matter Expert to the Money Advice Trust providing cross-industry consultancy and training to customers in vulnerable circumstances.

Course Programme

Session	Content
The FCA's expectations	• How the FCA's final vulnerability guidance and the Consumer Duty relate to how we handle customer complaints today • What we mean by good customer outcomes in a complaints setting • How we can evidence good customer outcomes in vulnerable situations
Our process (the complaints journey)	• What consumer vulnerability looks like in the UK today • Understanding the impact of an underlying vulnerable situation and making a complaint • How we support customers in vulnerable situations through the complaints journey (and beyond)
Our people (the skills our people need)	• The difference between what a complaint is about and what the complaint is *really* about (and why that matters) • Identify signs of potential vulnerability and how to talk about it with a customer • Recognising how the impact of a vulnerable situation can impact what a person says or does
The outcome (what a good outcome looks like)	How the presence of a vulnerable situation can influence: • The decisions we reach • The distress and inconvenience payments we offer; and, • How we deliver the outcome

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