IMPACT financial services

At Impact Financial Services we recognise that some clients may experience circumstances that make financial decisions more difficult.

These circumstances may be temporary or long-term and can affect how easily someone can understand financial information or make decisions.

We are committed to ensuring that all clients receive clear advice, appropriate support and fair treatment, particularly those who may be in vulnerable situations.

💛 There Is Nothing to Be Embarrassed About

We understand that being asked about personal circumstances can feel uncomfortable. Please know that vulnerability is not a label — it is simply a way for us to make sure we give you the right level of care and support.

Most people will experience some form of vulnerability during their lifetime. It does not reflect on your ability, intelligence or character. It simply means that, at this point in time, you may benefit from a little extra support — and that is exactly what we are here to provide.

Sharing this information with us helps us serve you better. You will never be judged, and your information will always be treated with the utmost confidentiality and respect.

1 WHAT IS A VULNERABLE CLIENT?

The Financial Conduct Authority (FCA) describes a vulnerable client as someone who, due to their personal circumstances, may be especially susceptible to harm if a firm does not provide appropriate care.

Vulnerability can arise from many situations, including:

- Physical or mental health conditions
- Disability or illness
- Bereavement or major life events
- Financial hardship or job loss
- Limited financial experience or confidence
- Language barriers
- Age-related challenges

Many people may experience vulnerability at some point in their lives.

2 HOW WE SUPPORT VULNERABLE CLIENTS

If you feel that you may need additional support, please inform your adviser. We can provide additional assistance such as:

- Allowing more time during meetings
- Explaining financial products more clearly
- Providing written summaries of discussions
- Offering follow-up meetings before decisions are made
- Allowing a trusted family member or friend to attend meetings
- Using alternative communication methods where appropriate

Our aim is to ensure that you fully understand the advice you receive and feel comfortable making financial decisions.

3 SHARING INFORMATION WITH US

If you inform us about personal circumstances that may affect your ability to make financial decisions, this information will be:

- Treated with sensitivity and respect
- Kept confidential
- Stored securely in our systems

We only use this information to ensure that we provide appropriate support and advice.

All personal data is handled in accordance with UK GDPR and our Data Protection Policy.

4 INDEPENDENT SUPPORT ORGANISATIONS

If you require additional independent support, you may find the following organisations helpful:

Citizens Advice
www.citizensadvice.org.uk
0800 144 8848

Mind
www.mind.org.uk
0300 123 3393

Age UK
www.ageuk.org.uk
0800 678 1602

The Samaritans
www.samaritans.org
116 123

5 IF YOU NEED ADDITIONAL SUPPORT

If you believe you may need additional support during the advice process, please let your adviser know.

We are committed to ensuring that every client receives fair, clear and supportive financial advice.