

CLIENT VULNERABILITY STATEMENT

The FCA defines a vulnerable person as someone who, due to their personal circumstances, is especially susceptible to detriment. This may apply to new or existing customers, who permanently or temporarily have the capacity to make their own decisions but who, because of individual circumstances, may require further assistance to do so.

Here at Trading Point of Financial Instruments (UK) Ltd (the “Company” or “TPFI UK”) we understand that vulnerability can be difficult to identify and that not all customers can be managed in the same way. Vulnerability can come in a range of guises, and can be temporary, sporadic, or permanent in nature. It is a fluid state that needs a flexible, tailored response. Many people in vulnerable situations would not diagnose themselves as ‘vulnerable’. Therefore, we recognise that everyone is at risk of becoming vulnerable at some point in their lives.

Examples of vulnerability characteristics include, among others:

- A. Change in Personal Circumstances** - A change in relationship status or an unwell child or other relative and change in circumstances (bereavement, divorce). Non-standard requirements or credit history (e.g., armed forces personnel returning from abroad, ex-offenders; care-home leavers, recent immigrants).
- B. Change in Income** - A financial shock could be an unexpected large expense or a loss of income. A drop in income, or income volatility, can cause problems due to the ongoing commitment presented by many financial products. A reduction in ability to meet these financial commitments can cause both immediate and longer-term problems.

The following organizations can provide external support to customers with vulnerability characteristics:

Domestic abuse:

- National Domestic Abuse Helpline: <https://www.nationaldahelpline.org.uk/>
- Mens’ advice line: <https://mensadviceline.org.uk/>
- Women’s Aid: <https://www.womensaid.org.uk/>

Bereavement:

- Cruse Bereavement Support: <https://www.cruse.org.uk/>

Financial problems:

- Money Helper: <https://www.moneyhelper.org.uk/en?source=mas>
- National Debt Line: <https://nationaldebtline.org/>

Mental health challenges:

- Mind: <https://www.mind.org.uk/>
- Rethink: <https://www.rethink.org/>
- Samaritans: <https://www.samaritans.org/?currency=EUR>
- Shout: <https://giveusashout.org/>
- Papyrus: <https://www.papyrus-uk.org/contact-us/>
- Mental Health & Money Advice: <https://www.mentalhealthandmoneyadvice.org/en/>
- Alzheimer’s Society: <https://www.alzheimers.org.uk/>