

THE VULNERABILITY REGISTRATION SERVICE - A GUIDE FOR CONSUMERS



Vulnerability
Registration
Service

What is the Vulnerability Registration Service?

Any of us at any time in our lives can have periods when, for whatever reason, we feel out of control or unable to cope. There is no stigma attached to this but very often we may find it difficult to talk about, or even more challenging, difficult to do anything to help ourselves.

The Vulnerability Registration Service (VRS) is designed to help people who have circumstances that need to be taken into consideration by the businesses or organisations that they have contact with. There is no cost to the people who register.

In our daily lives we deal with many different organisations in relation to our finances, household, bills, rental payments, telephones, insurance and general purchases. And at a time for, whatever reason, we are feeling vulnerable, it is important for these organisations to be aware of our current circumstances so that they can treat us in the right way.

The VRS provides consumers and organisations that use the service with a single reference point to ensure that people do not need to have the same, often emotionally draining, conversation with those organisations.

How Does It Work?

The organisations which use our service will be alerted to the fact that someone's situation needs to be considered whether they are contacting them for the first time or where they have an existing relationship with them.

The VRS does not define what 'vulnerable' is because there are so many different instances where this may apply and different situations mean that people need to be dealt with in different ways.

Organisations which use our service will have the opportunity to speak with whoever registered the information and understand the reasons why somebody has registered with us and deal with them appropriately and sympathetically. It may be that someone is in financial distress but that will not always be the case. It could also be that someone is suffering from a life event that has made them vulnerable for a short period of time. It may be appropriate for people to register if they have a mental or physical illness or suffering from an addiction.



What Are My Options?

People who register for the VRS can opt to simply make people aware of their circumstances or, if they feel it is right to do so, they can choose to be declined financial or related services for a period of time, perhaps because they feel that they are not in the position to make a decision which is really in their best interests.

Once somebody registers with the VRS, their details will be shown for three months. After this time, when hopefully that individual's circumstances have improved, they can arrange for us to remove the information – we will not show a record of the fact that they were ever registered. A person's VRS history is not relevant to those organisations using our service – they only need to know of the current situation. The sole purpose of the VRS is to provide a simple snapshot of an individual's circumstances at a given point in time.

Can I Register Someone Else?

Some people may not be in a position to register themselves with the VRS so we also accept registrations from people who have a legal mandate, such as a Power of Attorney, to act on that person's behalf. It could be that somebody is suffering from dementia or are elderly. This could also mean that they are extremely at risk of fraudsters stealing their identity.

This service is free of charge and, once we have checked the details and made sure that the person is authorised to add them, they will be made available to the organisations which use our service when it is relevant to do so.

Is my information safe?

To protect the people registering with us, we will only hold details of name, address and date of birth together with some contact details. We will not do anything with the information that has been given to us other than running the VRS for the benefit of those consumers who register with us.

We also undertake very strict checks on organisations using the VRS, including an on-site audit, to make sure that the service is used properly and in the best interests of the people registering.