

Meeting the needs of consumers in vulnerable circumstances

Consumers are at the heart of what we do at CEDR. We provide independent dispute resolution for consumers who are in dispute with gambling operators. For many consumers it will be the first time that they have taken a complaint to an independent third party in order to obtain an impartial determination on the merits of their claim. In order to ensure that consumers are able to resolve their disputes, it is vital that CEDR delivers a flexible service that meets the needs of all consumers, whatever their personal circumstances.

A vulnerable consumer is someone who, due to their personal circumstances, is especially susceptible to detriment. Anyone can become vulnerable at any time. Vulnerability can be temporary or permanent, and gambling operators themselves can make the vulnerability worse due to their actions or processes.

Some of the factors that may indicate vulnerability are:

Gambling-related harms: Of particular relevance to the gambling sector are those consumers who suffer from gambling-related harms. These are the adverse impacts from gambling on the health and wellbeing of individuals, families, communities and society, and are considered by the Gambling Commission to constitute a public health issue. These harms are diverse, and can include higher levels of physical and mental illness, debt problems, relationship breakdown, substance misuse and criminality.

Age: Younger people may be unfamiliar or less experienced in engaging with a deadline-based evidential process, while older generations may experience multiple challenges such as ill-health or physical impairment.

Health: This can be physical, mental, severe, temporary or long term and can make consumers more vulnerable.

Personal circumstances: Financial difficulties, bereavement or low numeracy, literacy or English language skills can increase vulnerability.

How can we help?

We are aware that a significant proportion of consumers who wish to use our services are potentially in vulnerable circumstances, and so we take our responsibility to care for people in this situation very seriously.

Front line staff take the time to listen and are trained to identify and respond to vulnerability

Our administration team are key to identifying and helping any consumers in vulnerable circumstances who wish to use CEDR's services.

We actively recruit for and encourage listening skills, emotional intelligence and empathy. We create an environment at CEDR in which front line staff are able to respond appropriately by taking time to listen to what the consumer says, be flexible enough to let the conversation take its natural course and to look out for signs of vulnerability in the information being relayed to them.

"One size does not fit all" – treating consumers as individuals

CEDR staff members are empowered to treat every consumer as an individual - being able to assess the best way to help each person, including signposting other organisations that could assist further. We will be flexible in our service delivery, and can for example offer to contact consumers at particular times of the day. We will always make reasonable

adjustments to our processes, particularly with deadlines, in order to assist vulnerable consumers.

A choice of ways to communicate

We offer consumers a range of communication channels so that they can contact us in the way that best suits them as individuals. While CEDR makes use of digital technology to enable streamlined dispute resolution, consumers remain able to contact us by alternative channels, including post, telephone, email, webchat, interpreting services and face-to-face meetings if required.

Our services and communications are clear and easy to understand

We provide consumers with clear, practical and jargon-free information about the dispute resolution services we provide. All communication and correspondence provided to consumers is clear and concise.

We actively seek feedback too. We carry out multiple surveys to really understand how consumers feel and what we could do better.