

Vulnerable Customer Policy

United Kingdom

I. Policy Overview

The purpose of this policy is to ensure that Dayforce EMEA Limited's ("Dayforce") and Dayforce Wallet's ("Wallet") operations in the UK do not negatively impact vulnerable individuals using the Wallet ("End Users").

II. What is a Vulnerable Customer?

The Financial Conduct Authority (FCA) defines a vulnerable customer as "someone who, due to their personal circumstances, is especially susceptible to detriment, particularly when a firm is not acting with appropriate levels of care."

The FCA expects companies to treat its customers fairly and with caution when dealing with people and customers with vulnerable circumstances. We're committed to supporting End Users when they identify vulnerability - whether temporary or permanent - that adversely impact their ability to access or use our services. We encourage End Users to communicate any needs they have with us, and in turn we will take reasonable steps to provide support. Anything Dayforce learns during this course of communication will be strictly confidential.

III. Identifying a Vulnerable Customer

Dayforce's customers are employers who use our suite of products, such as Wallet, for their payroll needs. End Users using Wallet are employed individual consumers. Both Wallet and Dayforce customers, End Users and businesses alike, have privacy concerns regarding the unilateral identification and classification of vulnerable customers. If you believe you are an End User and meet the criteria for a vulnerable customer, please notify us as soon as possible of your particular needs. You are encouraged to do this when you first make contact with us.

IV. Vulnerable Groups

We understand that certain groups of End Users may be vulnerable. We will consider an End User's individual circumstances where a potential vulnerability is identified. These groups may include, but are not restricted to:

- Consumers with communication difficulties (including learning difficulties and English not being their first language, dyslexia).
- A consumer with a reduction in physical or mental capacity.
- Consumers with a disability (hearing loss, blindness).
- The consumers' age particularly older and younger people. For example, a younger person may be considered inexperienced, and the older person may be less technologically able.

If you, as an End User, have physical or mental disabilities that impact your ability to access our services or manage your account, we can offer support to aid in your experience with Dayforce. Additionally, we have translated important documents for certain not-native English speakers.

V. Our Key Principles when Engaging with a Vulnerable End User

Due to the privacy concerns of our End Users, we will treat everyone fairly and make a referral to an appropriate resource when an End User identifies themselves to us as vulnerable. Dayforce is committing to supporting vulnerable End Users and addressing their needs, to that end, Dayforce takes steps to:

- make a record of the self-identification and provide additional opportunities for you to ask questions about the information we have provided.
- provide clear and accessible communication materials, ensuring that information is presented in a format that is easy to understand and navigate.
- continuously seek confirmation that you have understood the information that has been provided and provide additional opportunities for consumers to ask questions.
- ask if there is anybody who can assist you. If not, and we believe this will be beneficial, we will make arrangements to continue with the subject matter at another time.
- if we can't help a customer, we will try and make sure that they understand what alternative options are available to them.

VI. Resources

Individuals experiencing financial hardships may find assistance through the following websites:

- [Citizens Advice Bureau](#) (Living costs and bills advice)
- [AgeUK](#) (Legal, benefits, scams and money advice)
- [Citizens Advice Bureau Scotland](#) (Debt, bills and living costs advice)
- [StepChange Debt Charity](#) (Debt solutions & advice)
- [Debt Advice Foundation](#) (Free confidential support)
- [National Debtline](#) (Debt solutions and support)
- [Business Debtline](#) (Free business crisis advice)
- [Money Advice Trust](#) (Addictions and gambling help)
- [Surviving Economic Abuse](#) (Economic abuse and coercive control help)

VII. Administration of this Policy

Dayforce expressly reserves the right to change, modify, or delete the provisions of this Policy, subject to applicable notice and consultation as required by law. All Dayforce employees are responsible for consulting and complying with the most current version of this Policy.



VIII. Asking Questions and Seeking Assistance

Questions or comments regarding this policy can be directed to #0800-279-0315.