

## **Notice: Supporting Vulnerable Customers**

At Hirose Financial UK, we understand the importance of providing support to vulnerable customers who may face challenges in their decision-making and engagement with financial services due to personal circumstances. We are committed to ensuring that our customers, particularly those who are vulnerable, receive the necessary assistance to navigate their financial journeys effectively.

**What is a vulnerable customer?** A vulnerable customer is someone whose personal circumstances may negatively impact their decision-making and interaction with financial services. Factors such as health issues, major life events, low resilience, and limited financial capability can contribute to customer vulnerability.

**How can vulnerability impact customers?** Vulnerability characteristics can have various detrimental impacts on our customers. For instance, older customers may face difficulties in using our investment platform due to limited technological ability and experience. Customers with mental capacity issues may make erroneous trading decisions, especially concerning higher risk products. Certain events or characteristics, such as sudden illness diagnosis, financial hardship, addiction-related health conditions, or mental health disorders, can lead to reckless or emotionally-driven investment choices.

**Our commitment to supporting vulnerable customers:** At Hirose Financial UK, we strive to provide a supportive environment for our customers, especially those who may be vulnerable. We encourage customers to notify us promptly if they believe they may be impacted by vulnerability characteristics. While vulnerability may not always be readily apparent, we rely on our customers to inform us of their situations.

**Steps we take to address customer vulnerability:** We have well-defined policies and procedures in place to address customer vulnerability, understanding that each vulnerability case is unique.

### **Our approach is guided by the following principles:**

1. **Tailored Support:** We take appropriate steps to consider the circumstances of each vulnerable customer and adjust our communication and support accordingly.
2. **Recognition of Variability:** Vulnerability is a state, not a trait, and different individuals may become vulnerable in different circumstances. We acknowledge the sliding scale of vulnerability and treat each customer according to their specific needs.
3. **Welfare as Priority:** The welfare of vulnerable individuals is paramount to us. We ensure protection from abuse regardless of gender, ethnicity, disability, sexuality, or religious beliefs.
4. **Individualized Approach:** We recognize that every individual is different and subject to unique circumstances. To the best of our ability, we tailor our approach to meet the needs of each customer.

When responding to vulnerability, we consider various aspects of a customer's situation and may take steps to monitor and support them. This allows us to assess

the level of detriment their vulnerability poses to their future experience with Hirose Financial UK.

Where to seek additional help: We understand that external support may also be beneficial for vulnerable customers. If you need assistance beyond what we can provide, we recommend reaching out to organizations such as:

- For individuals who are in distress or heightened anxiety should contact the [Samaritans](#)
- [MoneyHelper](#) (formerly known as the Money Advice Service);
- [Citizens Advice Service](#)
- [Mental Health Foundation](#)
- [MIND](#)
- [National Debt Helpline](#)
- [Step Change](#)
- [Alzheimer's Society](#)
- [The Royal National Institute of Blind People \(RNIB\)](#)
- [Action on Hearing Loss \(RNID\)](#)

These organizations offer specialized guidance, advice, and support tailored to specific vulnerabilities and circumstances.

Remember, your well-being and financial journey are important to us. If you believe you may be a vulnerable customer, please notify us promptly by contacting [info@hiroseuk.com](mailto:info@hiroseuk.com). Together, we can ensure that your needs are met and that you receive the support you require.