

Dealing with customers suffering Mental Health Conditions

We all know and understand the links between debt and mental health and by now, most people are aware of the startling statistics, such as the percentage of Debt Collection Agency customers that display signs of a mental health condition. In the evolving regulatory landscape of the industry, the fair treatment of customers is central to all operations and dealing with customers with mental health conditions is becoming the norm.

MENTAL health conditions affect people in a variety of different ways. It is therefore vital that collection staff are capable of identifying potential signs of a customer struggling during a call, with confusion, memory loss, distress or depression and that there is a process in place to ensure these customers receive the most appropriate, fair treatment.

Some barriers experienced during collection calls can hinder the provision of a service or recovery of a debt, such as obtaining explicit consent, understanding the hidden costs of dealing with a mental health condition, the sustainability of a repayment arrangement and using complex language or terminology.

Ongoing staff awareness, training and support are essential to provide consistently fair treatment. When accompanied with an effective policy, robust procedures, adequate systems on which to operate and monitoring to analyse effectiveness, an operation is equipped to provide consistently fair outcomes and ensure continuous improvement.

Cabot Credit Management (CCM) operates a Vulnerable Customers Policy, encompassing dealings with customers suffering mental health conditions. The Policy details how CCM will conduct itself, from the point of identifying potential signs

this information, obtaining explicit consent to store this sensitive medical information, asking how their condition affects them and signposting free debt advice or other relevant support.

All staff partake in an annual Compliance Workshop, to refresh their knowledge and expertise in delivering fair outcomes for customers in accordance with regulatory guidance and best practice. We also run a monthly compliance test, known internally as our 'Core Reading Tests', reiterating that the fair treatment of our customers and compliance standards are central to our culture and operation. The appropriate treatment of customers suffering mental health conditions features heavily within our training and assessment strategy.

CCM actively engages with industry colleagues to continue to promote best practice, with regular members of regional Money Advice Liaison Group ("MALG") Forums and recently contributing to the pilot of version 3 of the Debt and Mental Health Evidence Form, providing vital information to MALG and the Mental Health Working Party to ensure the success of the form.

A new collections platform has been released across the Group's two UK call centres, providing the technological ability to create bespoke collection strategies,



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health condition has been discussed. This enables us to perform specific analytics on the effectiveness of our Policy and highlight examples of good practice. We can produce trends and share results with management, to improve practices where necessary.

Finally, a monthly Mental Health Awareness Forum has been created internally, involving key members of front line staff from our Compliance, Analytics, Collections and Correspondence Management teams. We discuss the results of monitoring and analytics, industry updates and training opportunities and feed back into the monitoring strategy.

As a result, we have seen an increase in staff awareness and improved standards and remain committed to developing this area further.



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of a mental health condition, through to making decisions to write off a debt.

A key section of this Policy sets out five important points to consider. It adopts the TEXAS tool, setting out the essential steps to follow in communication: thanking a customer for disclosing this information, explaining what will happen now we know about their condition and how we will use

tailored to handle the customer journey through all circumstances. It ensures that customers suffering a mental health condition are dealt with by the relevant business area and receive the most appropriate level of service.

Using our state of the art speech analytics software, we have created queries to identify telephone calls where a mental