

Vulnerability Statement and Customer Care Policy Galaner LTD

At Galaner we want to protect all our customers including our vulnerable customers. We recognise that protecting vulnerable customers is a key focus worldwide now and is even more important than ever due to the impact of coronavirus (COVID-19). Galaner expects every customer to be treated fairly when they contact us which is why we ask all our team members to follow the same guidance set out in this policy.

Who is a vulnerable customer

A vulnerable customer is someone who, due to their personal circumstances, is especially susceptible to harm - particularly when a firm is not acting with appropriate levels of care.

Our view of vulnerability is as a spectrum of risk. All customers are at risk of becoming vulnerable, but this risk is increased by having characteristics of vulnerability. These could be poor health, such as cognitive impairment, life events such as new caring responsibilities, low resilience to cope with financial or emotional shocks and low capability, such as poor literacy or numeracy skills.

Not all customers who have these characteristics will experience harm. But they may be more likely to have additional or different needs which, if firms do not meet them, could limit their ability to make decisions or represent their own interests, putting them at greater risk of harm. So, the level of care that is appropriate for these consumers may be different from that for others.

How will we identify a vulnerable customer

Set up systems and processes in a way that will support and enable vulnerable consumers to disclose their needs. This will be done the same way with every customer where we shall listen carefully to the customer, identify any signs of vulnerability such as slow speaking, not being able to express their reason for call, language barriers or if in general the customer is not able to follow the conversation.

How will we treat vulnerable customers

We will make sure every customer is aware of all the aspects of support available to them when contacting us.

We will have in place systems and processes that support the delivery of good customer service, including systems to note and retrieve information about a customer's needs.

Customer Care Policy

It is the right of every customer to be able to contact Galaner LTD at anytime to discuss any service they had joined. All our services have been set up with clear terms and conditions highlighted before joining but we have also set up a free Telephone number to contact us at anytime 01394786019 and email address support@galanerltd.com to contact us at anytime.

When a customer contacts Galaner directly, the company will make every effort to listen, understand and deal with every call effectively and produce an outcome that every customer is satisfied.

On each call we will listen to the customers request, identify what potential issue has arisen and implement the best solution. This may be stopping the current service, explaining how to use the current service, or even providing a refund for any charge for their current service.

Timeframes for all customers contacting us will include an initial response to their contact with 48 working hours with the hope to provide an immediate solution. If a refund is to be processed this will be done via a direct bank transfer or paypal refund.

All customer care interactions will be recorded and full details of all interaction will be made available upon request.

UK services are regulated by The Phone-paid Service and if a customer is unhappy with our resolution they can contact The Phone-paid Services on the following link

<https://psauthority.org.uk/For-Consumers/Contact-Us>