VOICE STUDY
CENTRE

Vulnerable Consumers Policy: Digital Markets, Competition and Consumers Act 2024

Policy Statement: The Voice Study Centre (VSC) is committed to protecting vulnerable consumers by providing an exceptional standard of professional diligence and ensuring our practices do not exploit or disadvantage any student, regardless of their circumstances. We acknowledge that vulnerability can be situational and temporary, affecting any student at any time.

A. Identifying Vulnerability

We will train our staff to identify and respond to potential signs of vulnerability in a sensitive and empathetic manner. This includes, but is not limited to, students who may be vulnerable due to:

- **Health:** Physical ailments, mental health conditions (such as anxiety or depression), or cognitive impairments.
- **Life Events:** Significant changes like bereavement, job loss, or relationship breakdowns.
- **Financial Situation:** Having low income or being in debt.
- **Capability:** Lacking the necessary literacy, numeracy, or digital skills to engage with a course effectively.

B. Enhancing Professional Diligence

A higher standard of care will guide our approach to vulnerable students. This means:

- **Transparent Communication:** Providing all information in plain, intelligible language, avoiding legal jargon, and offering different communication channels to suit the student's needs.
- **Fair Practices:** Ensuring all course information, terms and conditions, and marketing materials are fair and do not exploit a student's lack of knowledge or particular circumstances.
- **Reasonable Adjustments:** Implementing a flexible approach to support vulnerable students, for example, by providing simplified terms, additional support, or tailored guidance.

C. Preventing Unfair Outcomes

To ensure vulnerable students are not at a disadvantage, the VSC will:

- **Review and Design:** Actively consider the needs of vulnerable students during the design and review of all our courses, marketing, and student support services. This includes checking for potential negative impacts and designing our processes to mitigate them.
- **Avoid Aggressive Practices:** Ensure no aggressive or misleading sales tactics are used, especially when dealing with students in vulnerable situations.
- **Complaints Handling:** Provide clear and accessible routes for complaints, ensuring the process is flexible and empathetic to the student's circumstances.

D. Protecting Financially Vulnerable Students

The VSC addresses the needs of financially vulnerable students through its specific terms and payment practices. Our terms and conditions are consistent with the University of Essex and allow for withdrawal whilst balancing the need for fairness.

- **Financial Liability on Withdrawal:** Students are liable for the education tuition and credits up to the term of withdrawal. This provides clarity and fairness regarding financial obligations if a student needs to leave the program early.
- **Flexible Instalment Programme:** The VSC offers an instalment program that can be varied to cater to a student's personal circumstances. This flexibility allows us to provide tailored support and prevent financial hardship from leading to an unfair outcome.

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