

Supporting customers experiencing vulnerability

Imalia is committed to taking extra care with customers who experience vulnerability. We recognise that a person's vulnerabilities can give rise to unique needs, and that their needs can change over time and in response to particular situations.

A person's vulnerability may be due to a range of factors such as:

- a. age;
- b. disability;
- c. mental health conditions;
- d. physical health conditions;
- e. family violence;
- f. language barriers;
- g. literacy barriers;
- h. cultural background;
- i. Aboriginal or Torres Strait Islander status;
- j. remote location; or
- k. financial distress.

We encourage you to tell us about your vulnerability so that we can work with you to arrange support — otherwise, there is a risk that we may not find out about it.

If you are experiencing Financial Hardship, see part 10 of the Code about the support we can provide to you.

Internal policies and training

We will have a publicly available policy about how we will support you if you are affected by family violence. This policy will be published on our website.

We will have internal policies and training appropriate to our Employees' roles to help them:

- a. understand if you may be vulnerable;

- b. decide about how best, and to what extent, we can support you;
- c. take account of your particular needs or vulnerability; and
- d. engage with you with sensitivity, dignity, respect and compassion — this may include arranging additional support, for example referring you to people, or services, with specialist training and experience.

Support measures

If you tell us, or we identify, that due to a vulnerability you need additional support or assistance, we will work with you and try to find a suitable, sensitive and compassionate way for us to proceed. We will do this as early as practicable and we will protect your right to privacy.

If you tell us, or we identify, that you need additional support from someone else (for example, a lawyer, consumer representative, interpreter or friend), then we will recognise this and allow for it in all reasonable ways. We will try to make sure our processes are flexible enough to recognise the authority of your support person.

Additional support may include making it easier for you to communicate with us, referring you to a financial counsellor or an appropriate community support service.

Identification

If you need support to meet identification requirements, then we will take reasonable measures to support you — particularly if you are from an Aboriginal or Torres Strait Islander community or a non-English speaking background. Our approach to supporting you with verification and identification will be flexible.

Using interpreters

Where practicable, we will provide access to an interpreter if you ask us to, or if we need an interpreter to communicate effectively with you.

We will record if an interpreter is used or if there are reasons we are unable to arrange one.

We will arrange relevant training for our Employees who are likely to be involved in communications requiring an interpreter.

On our website there will be an easy-to find link to:

- a. information on interpreting services;
- b. teletypewriter services (TTYs);
- c. any information on our products that we have translated into other languages; and
- d. any other relevant information for people with language barriers.

Mental health

When developing our internal processes and procedures we will take into account those who have a past or current mental health condition by doing the following:

- a. at a minimum, we will design and sell our products and apply their terms in compliance with the requirements of the Disability Discrimination Act 1992 and/or any relevant State or Territory anti-discrimination requirements;
- b. we will treat people with any past or current mental health condition fairly;
- c. we will only ask relevant questions when deciding whether to provide cover for a pre-existing mental health condition;
- d. if we cannot provide you with cover for that condition we will tell you about your right to ask us for the information relied on when assessing your application. If you ask for that information, then we will give it to you as set out in part 12 of the Code.

