

DISABILITY AND DISCRIMINATION POLICY

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1. General statement of intent

All clients are treated fairly, regardless of race, religion, gender, sexual orientation, age or disability.

At Interface Financial Planning we passionately believe that everyone should be treated fairly, regardless of their race, religion, gender, sexual orientation, age or disability. We also do not discriminate in terms of wealth, level of assets or income.

We are always pleased to receive our clients help in how we can improve our service for clients with any form of disability and we will implement their recommendations whenever they are practicably and economically achievable.

If you have a disability and you would like to discuss how we can help you, please contact us to schedule an appointment.

www.interfacefinancialplanning.co.uk/why-not-get-in-touch

2. Mental capacity and mental disability

We are members of SOLLA, The Society for Later Life Advisers, and we are sympathetic and understanding of clients who have any form of mental disability. We have helped clients and their families who have been affected by Parkinson's Disease, Alzheimer's, Dementia, and other illnesses usually associated with aging though we appreciate that these illnesses can occur at any age.

However, while we always strive to learn, we do not have medical or social qualifications in these areas, and we rely on our clients to indicate if there are other ways in which we can help them in our capacity as financial advisors.

3. Visual impairment

If our clients request, we can provide them with our written material in large print, audio, or Braille formats. We provide a wide range of guides and while all of our guides are not immediately available, we can supply any format requested via our association with **All Formats** of Queen Alexandra College Birmingham with an expected turnaround time of about 7 days. An example of one of our guides in large print and audio can be seen and heard by looking at 'Our Three Stage Process' on our website.

A large magnifying glass is always on hand for clients in case they need it if they are meeting us in a face to face meeting.

4. Audio impairment

We have acted on guidance for supporting people with hearing difficulties from several sources including the charity **Hearing Link**.

5. Remote meetings and online advice system

We have found that working digitally is suitable for clients with mental or physical disabilities because we can help them remotely from wherever they are located, and they do not need to travel or attend our office for a meeting.

While we always love to meet clients, this is not usually necessary. Most requirements can be settled via a series of video conferencing meetings with screen sharing, using online accounts, and by telephone conversations.

We are a modern business which uses the efficiencies of using 'The Cloud'. The Interface support team all work from various locations throughout the UK (and beyond). Many years ago, we kept a city centre office which was expensive to run, and this cost had to be reflected in our fees. Now we all work remotely, reducing our overheads and allowing us to keep our fees lower than many other IFA practices.

6. Face to face meetings

The meeting room

Since the Coronavirus pandemic we have switched to using online video meetings, however, in exceptional circumstances, it may be possible for clients who would like a face to face meetings, but this is not normally necessary. Interface Financial Planning has a meeting room at the home of Alan Moran, unfortunately this location is **not suitable for wheelchair users**.

Disabled access and property details:

The meeting room is on the ground floor, as are toilet facilities. However, there are steps at the doors throughout the property, which could prove difficult for anyone with visual impairment or mobility issues.

Car parking: Car parking is unrestricted on the road. There is also a sloping drive with space for client parking close to the entrance.

Entrance: From the road there is a drive that slopes downwards. At the entrance to the porch there is a 5" (12 cm) step from the drive and then another 10" (25 cm) step up into the porch. This is followed by a 2" (5 cm) step through the front door into the hallway.

Toilet facilities: Although it is on the groundfloor, there is a 4" (10 cm) step down to access the toilet. There is a warning notice on the door but access may be difficult for anyone with reduced mobility.

Please note that this is a residential property and is not subject to meet commercial disabled access requirements.

Home visits

Clients occasionally request visits at their own homes. Should you require a home visit, we will travel to within 25 miles (50 miles return) of Birmingham. We charge £150 for this service. Please note that this additional fee applies to **all clients** requesting a home visit.

7. Notes

Further reading:

You may also like to read our '*Older and Vulnerable Client Care Procedures*' which are related to this issue and available at www.interfacefinancialplanning.co.uk/operational-documents/client-care-procedures