

This policy outlines our approach to improving our customers' Financial Wellbeing by providing advice services and discretionary support. It confirms what form these advice services take and our commitment to high standards, including meeting the expectation of the Financial Conduct Authority.

Financial Wellbeing Policy

Document management

Directorate	Operations
Policy sponsor	Chief Operations Officer
Policy owner	Director of Customer Operations
Policy author	Head of Financial Wellbeing

Review process

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Part 2

Policy introduction

Scope

Amplius is committed to assisting our customers to improve their financial wellbeing, maximise their income and consequently sustain their tenancies. We do this by providing high quality, free and confidential welfare benefit and debt advice services accessible to our customers. We also provide discretionary hardship support and work with partner organisations such as food giving charities. This policy outlines our approach to this.

The term Amplius incorporates all member companies and subsidiaries, which includes Teetotal Homes.

The services referred to in this policy are available to our customers, who are defined in this document to be tenants of homes or shared owners and/or their household members. The exception to this is we may perform basic welfare benefit checks for customers excluded by the above definition, for example leaseholders, garage tenants and users of our Life24 service living in homes of other tenure. Where individuals do not fall within the scope of our service, we will direct them to alternative appropriate services. All services are provided to customers free of charge.

The Director of Customer Operations is responsible for overseeing the policy.

The policy does not form part of any colleague's contract of employment and the policy may be amended at any time.

Part 3

Policy details

Intent

To set out approach to improving our customers financial wellbeing by providing services to advise and support with welfare benefits, debt and hardship issues.

Principles

We consider supporting customers with their financial wellbeing central to our values. We aim to do the right thing and put people first. A successful financial wellbeing service will also support the success of our income management policy. By providing advice and support services, we can;

- prevent eviction,
- reduce homelessness,
- improve the viability of tenancies by increasing timely payment of rent and
- improve our customers lives and our communities.

Providing in-house services can complement independent services found within our communities.

Access to all our services is free.

If we cannot meet a customer's needs because of lack of capacity, lack of expertise or a conflict of interest, we will refer them to other sources of advice and support. This may include both formal referrals to partner agencies and signposting to agencies we don't work with directly.

Conflicts of Interest

When we give advice and support, we will consider what is best for both our customers and ourselves. If there is a conflict of interest that cannot be fairly managed on behalf of the customer, we will direct customers to independent services. If a customer needs help that we cannot provide, we will direct them to appropriate services instead, either by formal referral or signposting.

Examples of potential conflicts of interest include:

- Where advice would be to the detriment of another customer
- Where the customer seeks to do something illegal
- Where Amplus are actively seeking possession of the customer's home, particularly due to rent arrears

Sometimes conflicts of interest can be managed. For example, where Amplus are seeking suspended possession, the objective is still to keep the customer in their home. Therefore, the customer will be given a choice as to whether they would prefer to seek advice from an independent source.

Debt advice must be impartial, so where advice could also put the customer at risk with their tenancy, we will advise the customer they are best to seek advice from an independent source. Otherwise, we will advise all available options including insolvency, even if this would cause a loss to Amplus such as through writing off debts owed to us by the customer.

Data Protection and Confidentiality

All data and information from the service will be stored securely. This will be done in line with our Data Protection and Confidentiality Policy, and our service-specific privacy notices.

Accessing the service may require communicating with third parties on behalf of the customer. This will only be done with the customer's consent, except where a duty to protect a vulnerable person or discharge a legal duty supersedes this.

Customers must sign a consent form giving permission to exchange information when accessing the service. We will also accept and note verbal permission for simple and urgent cases, for example, referral to a charity donating food.

Equality, diversity and inclusion

Amplus policies are developed in line with our Equality, Diversity and Inclusion approach. We are committed to ensuring that no individual or group is discriminated against or treated unfairly as a direct or indirect result of this policy.

Debt Advice

We will ensure our debt advice service is fully authorised, regulated and compliant with Financial Conduct Authority rules. This includes maintaining permission for Debt Counselling, Debt Adjusting and Providing Credit Information Services.

We may also partner with other advice agencies on a referral basis. This is to offer customers choice, provide sources of help where conflicts of interest may exist and access options we cannot provide ourselves.

Customers accessing our debt advice service will additionally be required to accept and sign our debt advice agreement. This sets out our expectations of the customer as well as what they can and cannot expect from us in delivering the service.

Vulnerabilities and debt advice: We understand that most customers who come to us for debt advice are already vulnerable because of their debt. Some may also be vulnerable for other reasons. We will make reasonable adaptations to our service to suit customers' needs wherever possible. This includes providing more time to engage/provide information and adapting how we communicate and provide advice.

Hardship Funds

As part of our Financial Wellbeing offering, we may also from time to time set aside funding to help people in hardship. Funds will focus on alleviating immediate food and energy poverty. This may include referring people to partners who can donate food or provide grants, as well as using our own fund to issue vouchers.

Another focus of hardship funds may be to help customers furnish their homes. This could include providing basic white goods, furniture or flooring, where they are unable to afford to do so themselves.

Where items are provided for customers, they will be given as gifts. Customers will then be responsible for maintaining and replacing them in the future.

Summary of local variations

As our customers live in many different areas, we will decide whether to deliver the service remotely (by phone, post or digital platforms) or face-to-face. This decision will consider both colleague travel time and distance, as well as the customer's needs, vulnerability and capability.

Part 4

Compliance and administration

Legal and regulatory compliance

This policy fully complies with Amplus' legal and regulatory obligations.

- The Financial Conduct Authority (FCA) is the regulator for financial services and financial markets in the UK. Organisations are required to comply with the consumer credit sourcebook (CONC), as well as the FCA's Principles for Businesses (PRIN) when offering a debt advice service that involves debt counselling, debt adjusting and/or providing credit information services
- We are a not-for-profit organisation, and our relevant regulated permissions are limited to debt adjusting, debt-counselling and providing credit information services. We have overarching responsibility to ensure our debt advice colleagues understand and receive training on the FCA Consumer Duty, conduct rules and CONC 8 of the Consumer Credit Handbook, for delivering regulated consumer credit activities. Training is provided annually or where there is a change in legislation to all relevant colleagues.
- A separate Money Advice complaints procedure will be maintained for complaints relating to debt advice because the relevant ombudsman for such complaints is the Financial Ombudsman instead of the Housing Ombudsman.
- Under the Regulator of Social Housing's Tenant Involvement and Empowerment Standard, registered providers are required to: treat all customers with fairness and respect, and; demonstrate that they understand the different needs of their customers, including in relation to the equality strands and customers with additional support needs.

This list is not exhaustive, and policy authors will undertake thorough research and/or seek professional advice to ensure that Amplus meets its obligations and complies with the current and relevant legislation and regulations.

Evaluation, review and performance monitoring

This policy will be reviewed on a Triennial basis to ensure that it remains fit for purpose. A policy review may also be required earlier, in response to internal or external changes for example changes in legislation. Prompt and effective action will be taken where improvements are identified.

Customer feedback and influence is important to shaping and improving our Financial Wellbeing services. Feedback will be sought to shape this policy through surveys sent via email after a case has been completed, as well as encouraging feedback through our customer facing platforms.

A review of the policy will be conducted by the Head of Financial Wellbeing in conjunction with the Financial Wellbeing Team triennially.

Reports of key performance indicators will be produced and reviewed to monitor the effectiveness of our financial wellbeing services. With respect to FCA regulated aspects of the service, compliance with FCA expectations will form part of the review process.

Related policies

- Arrears Policy
- Debt Collection Policy
- Complaints Policy
- Data Protection and Confidentiality Policy
- Safeguarding Adults and Children Policy

Part 5

Appendices

A. Associated documents – Internal procedural document, colleague use only

- Welfare Benefits Advice Procedure
- Debt Advice Procedure
- Customer Support Fund Procedure - GUHG
- Financial Wellbeing Support Fund Procedure - GUHG.

Part 6

Changelog

Amended date	Summary of changes	Version №
23/02/2026	Scope section updated to include Teetotal Homes.	1.1