

# Client Vulnerability Statement

**EC Markets Group Ltd**  
(trading as “EC Markets”)

## Who is a Vulnerable Customer

The FCA's definition of vulnerability refers to customers who, due to their personal circumstances, are especially susceptible to harm, particularly when a firm is not acting with appropriate levels of care. Firms should think about vulnerability as a spectrum of risk. All customers, who are 'natural persons' are at risk of becoming vulnerable and this risk is increased by characteristics of vulnerability related to four key drivers:

### Health

Health conditions or illnesses that affect ability to carry out day-to-day tasks. This includes mental health and addiction.

### Life events

Life events such as bereavement, job loss or relationship breakdown.

### Resilience

Low ability to withstand financial or emotional shocks.

### Capability

Low knowledge of financial matters or low confidence in managing money (financial capability). Low capability in other relevant areas such as literacy or digital skills.

## How to Identify Vulnerability

At EC Markets, we understand that vulnerability can be difficult to identify and that not all customers can be managed in the same way. We are committed to supporting customers who may have become vulnerable by identifying trading behavior or information provided by customers that might indicate vulnerability.

## Types of Vulnerability

Vulnerability can come in a range of forms, and can be temporary, sporadic or permanent in nature. It is a fluid state that needs a flexible, tailored response from firms. Many people in vulnerable situations would not diagnose themselves as 'vulnerable' and EC Markets recognises that everyone is at risk of becoming vulnerable at some point in their lives. Our commitment is to support these customers, ensuring they are treated fairly and with understanding.

## How we can help

The wellbeing of our customers is of the utmost importance to us. If you feel that you may be vulnerable, or at risk of becoming vulnerable, you can engage with our highly skilled support team in confidence without fear or judgement. Our support can be reached at [support@ecmarkets.co.uk](mailto:support@ecmarkets.co.uk). You also can request a temporary or permanent suspension of your account.

If you wish to receive external professional support, we recommend that you contact any of following organisations:

### Mental Health Problems:

Mind - <https://www.mind.org.uk/>

Mental Health & Money Advice - <https://www.mentalhealthandmoneyadvice.org/en/>

Papyrus - <https://www.papyrus-uk.org/>

Rethink Mental Illness - <https://www.rethink.org/>

Alzheimer's Society - <https://www.alzheimers.org.uk/>

Shout - <https://giveusashout.org/>

**Financial Issues:**

The Money Advice Service - <https://www.moneyhelper.org.uk/en?source=mas>

National Debt Helpline - <https://nationaldebtline.org/>

**Addiction and Gambling:**

UK Smart Recovery - <https://smartrecovery.org.uk/>

Gamble Aware - <https://www.begambleaware.org/>

**Domestic Abuse:**

National Domestic Abuse Helpline - <https://www.nationaldahelpline.org.uk/>

Respect Men's Advice Line - <https://mensadviceline.org.uk/>

Women's Aid - <https://www.womensaid.org.uk/>

**Bereavement:**

Cruse Bereavement Support - <https://www.cruse.org.uk/>