

National Bank of Kuwait (International) Plc ('NBKI') is committed to treating their customers fairly and are passionate about providing dedicated support for vulnerable persons who may be experiencing difficult and challenging personal circumstances or finding it difficult to make financial decisions.

We aim to support the needs of all of our customers, including if:

- **you are experiencing money worries** (e.g., you have unexpected financial problems, and you worry that you may not be able to meet your mortgage payment);
- **you are going through a major life event** (life events are for example, but not limited to, bereavement, divorce or you may be preparing for retirement);
- **you need further support due to having disability or a physical or mental health condition;** or
- **you need help with managing your day-to-day money better.**

We are here to help

Call us

You can speak to your dedicated relationship manager via their e-mail or on their direct line to understand what support may be available to you. Depending on your individual circumstances we will aim to offer help best suited to your needs.

Branch

NBKI has a branch in 13 George Street, London, W1U 3QJ and we recognise many of our customers depend on branches to access their money and staff can assist with providing dedicated banking services.

Third party support

Power of Attorney

If you find it too much to manage your account or financial affairs by yourself, then you can appoint a trusted person to do so on your behalf using a Power of Attorney (POA). There are various types of POA, therefore, we recommend you seek independent legal advice.

Third-party mandate

If a NBKI customer is mentally capable*, then a third-party mandate can be put in place to allow another person access to their bank accounts.

*Please note a third-party mandate cannot be used in circumstances where a customer no longer has mental capacity.

Organisations that can offer further support

MIND

Advice and support to empower anyone experiencing a mental health problem.

0330 123 3393

National Debt Helpline

Free and confidential debt advice service run by the Money Advice Trust.

0808 808 4000

Citizens Advice Bureau

An independent organisation specialising in confidential information and advice to assist people with legal, debt, consumer, housing and other problems in the United Kingdom.

0800 144 8848

Samaritans

Providing emotional support to anyone in emotional distress.

116 123

Alzheimer's Society

Information and support for people affected by dementia.

0333 150 3456