

The logo for HF Markets, featuring the letters 'HF' in a large, bold, red font, followed by the word 'Markets' in a smaller, white, sans-serif font, all set against a black rectangular background.

HF Markets (UK) Ltd

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**HF Markets (UK) Ltd**

**VULNERABLE CUSTOMERS**

## **Vulnerable customers**

HF Markets want to ensure that the needs of its vulnerable customers are treated fairly.

Here we explain what a vulnerable customer is and what factors may lead to vulnerability. This document provides you with the steps we are taking to support vulnerable customers.

### **A vulnerable customer is:**

A vulnerable customer is someone who, due to their personal circumstances, is especially susceptible to harm. A person's vulnerability may be a result of a major life event or other contributing factors which may affect the person's decisions or carrying out everyday tasks which may affect a person mental, physical or financial health.

Such vulnerabilities can affect anyone of us, at any time in our lives. We are all at risk of becoming vulnerable. Of course, vulnerabilities can range from those at greater risk to those of lesser risk.

### **Main causes of vulnerability:**

A person may become vulnerable for various reasons, and we have listed the main causes of vulnerability here:

- **Health** – health conditions or illnesses that affect a person's ability to carry out day to day tasks, both permanently and on a temporary basis. This could be because of serious health issues, addictions (i.e. gambling), and other compulsive behaviours.
- **Life events** – major life events such as stressful experiences of bereavement of a loved one or relationship breakdown or job loss.
- **Resilience** – low ability to withstand financial or emotional shocks.
- **Capability** – low knowledge of financial matters, low confidence in managing money, or low capacity in other relevant areas such as literacy, numeracy or computer skills.

A person may suffer from one or more of these types of vulnerability at the same time which may make them especially susceptible to harm. HF Markets therefore understands that such individuals are more likely to have additional or different needs, and as such may require a different level of care from us.

### **What should you do?**

If you consider yourself a vulnerable customer or at risk of becoming vulnerable, it is important that you let us know by contacting our customer support team. Any information you share will be treated confidentially.

- Call us the Support Team: +44 203 519 98 98 or **Toll-free** 0800 920 2432
- Email: [support@hfmarkets.co.uk](mailto:support@hfmarkets.co.uk)
- Or Log into your account via chat.

If you wish to self-declare your vulnerability, you can request a temporary or permanent suspension of your account. If you have requested a temporary suspension, you may request the reactivation of your account once your period of suspension has ended.

### **Possible steps we may take responding to customer vulnerability**

The Company may take steps to monitor and support customers who have demonstrated characteristics of vulnerability. This is our way of committing ourselves to delivering good outcomes for all our customers, including those that may be vulnerable.

Personal circumstances are different for everyone, so we review all instances of potential vulnerability on a case-by-case basis.

Given that the products we offer are complex and high risk we may, in certain instances, in accordance with our account opening agreement, place restrictions on your account or close your account either temporarily or permanently if we determine that a customer is particularly susceptible to harm. Our aim is to always act on the vulnerable customers' best interests.

### **Further support**

It can be hard to admit when you're experiencing financial vulnerability, but the best thing to do is to seek the help and advice of professionals.

The following resources might be helpful to you or someone you know that could be affected by these issues:

**BeGambleAware** [<https://www.gambleaware.org/>]

**Step Change** [<https://www.stepchange.org/>]

**Alzheimer's Society** [<https://www.alzheimers.org.uk/>]

**Mind** [<https://www.mind.org.uk/>]

**Samaritans** [<https://www.samaritans.org/>]

**Age UK** [<https://www.ageuk.org.uk/>]

**Action on Hearing Loss** [<https://rnid.org.uk/>]

**Royal National Institute of Blind People (RNIB)** [<https://www.rnib.org.uk/>]

**Citizens Advice** [<https://www.citizensadvice.org.uk/>]

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