



BS ISO 22458:2022

Consumer vulnerability – Requirements and guidelines for the design and delivery of inclusive service

This new international standard provides guidance for organizations on how to provide an inclusive service at all stages of service delivery to increase positive outcomes for consumers in vulnerable situations.

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BS ISO 22458:2022 Consumer vulnerability – Requirements and guidelines for the design and delivery of inclusive service covers organizational culture and strategy, inclusive design, and how to identify and respond to consumer vulnerability.

Adopting an inclusive service approach offers many potential benefits for organizations including an enlarged customer base and fewer complaints, along with better staff loyalty and stronger ethical and social responsibility credentials.

Consumer vulnerability can affect anyone at any time; it can be permanent, temporary, or sporadic, long or short term.

In 2010, UK consumer and public interest groups led the creation of British Standard BS 18477, that pioneered how to identify and tackle consumer vulnerability. An international version **BS ISO 22458:2022** has now been published to supersede this British Standard, reflecting a growing global interest in this topic.

New standard on consumer vulnerability guidelines

BS ISO 22458:2022 is a new international standard that can help organizations design and deliver fair, flexible and inclusive services that will increase positive outcomes for consumers in vulnerable situations and minimize the risk of consumer harm.

It specifies requirements and gives guidance to organizations on how to

provide an inclusive service at all stages of service delivery, helping them identify and support consumers in vulnerable situations.

BS ISO 22458:2022 can be implemented by any organization that provides services, including service-related products, to consumers, regardless of location or size. Typical users will be in utilities, especially energy and water, and financial services.



What is consumer vulnerability?

Consumer vulnerability is defined as a

“state in which an individual can be placed at risk of harm during their interaction with a service provider due to the presence of personal, situational and market environment factors”.

There are some consumers who are more likely to be at risk of harm such as people with chronic illness, cognitive impairments, learning difficulties and physical disabilities. However, any one of us could become vulnerable due to a change in personal circumstances. Losing a job, bereavement,



developing a medical condition, dealing with addiction or struggling with literacy and numeracy; there are many reasons why someone might become temporarily or permanently vulnerable and susceptible to harm.

Why the need for a new standard?

BS ISO 22458:2022 is based on the pioneering 2010 British Standard BS 18477 Inclusive service provision. Requirements for identifying and responding to consumer vulnerability. It was the first standard to identify and address the issue of consumer vulnerability.

Over the years interest and awareness of the subject has grown globally with a call to develop an international standard. The subject is particularly relevant now with the recent rapid rise in energy

prices demonstrating how consumers in vulnerable situations can be often hit the hardest.

BS ISO 22458:2022 is relevant to any organization that provides services, including service-related products to consumers, regardless of location or size. It gives guidance on how to provide an inclusive service at all stages of delivery, helping organizations to identify and support consumers in vulnerable situations.

Benefits of using the new BS ISO 22458:2022

Adopting a consumer vulnerability policy is arguably of merit in itself; no business wants to cause its customers needless distress or difficulty. However, there are also other benefits for organizations. These include:

- **Increased customer base**, by making services accessible to a greater number of individuals
- **Improved service provision** for all customers irrespective of their vulnerability status
- **Improvement in the quality** of consumer interactions, thereby minimizing the risk of harm
- **Reduced likelihood of problems** and complaints, because of operating effectively and getting things right first time, leading to a reduced cost of complaints handling
- **Improved customer satisfaction**, building consumer trust and enhancing the organization's reputation
- **Ability to demonstrate ethical behaviour** and social responsibility
- **Strengthened staff loyalty and engagement** by ensuring that they feel valued, supported, and confident in handling difficult situations
- **Help to achieve compliance with legal obligations** related to fairness and equality, by following good practice in the fair treatment of consumers in vulnerable situations

BS ISO 22458:2022 The standard specifies requirements and guidelines for organizations on how to design and deliver fair, flexible and inclusive services that will increase positive outcomes for consumers in vulnerable situations and minimize the risk of consumer harm.

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