



Fair, flexible
services for all

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A summary of the British Standard for inclusive service provision - identifying and responding to consumer vulnerability (BS 18477: 2010)



Have you ever felt unfairly treated by a shop, bank or other service provider? Could an organization have been more understanding or flexible? Perhaps you couldn't read a contract properly because of failing eyesight or because the print was too small. Or you missed a bill payment because you'd just lost your job. Or maybe the loss of a close friend or relative meant that you weren't thinking straight and you signed up to a service that you didn't really want.

Some circumstances, such as illness, disability or personal traumas can make you vulnerable, putting you at a disadvantage when buying goods or services. The law says that shops and service providers must treat consumers fairly and be especially careful to provide fair service to 'vulnerable' people. But it can be difficult for companies, and consumers, to know what this means.

The British Standard for Inclusive Service Provision sets guidelines to help organizations provide a fair, flexible service that can be used by all consumers equally, regardless of their health, age or personal circumstances.

BS 18477 – the basics

The standard was developed by consumer organizations, charities and government bodies to:

- encourage the use of fair, ethical and inclusive practices and improve accessibility to services for all
- show organizations how to identify vulnerable consumers and how to treat them fairly to help them comply with the law
- increase consumer confidence in service providers by helping them to understand what consumers have a right to expect from them

The standard can be used by any service provider – from energy companies to broadband providers, local councils, government departments, charities, banks or transport providers.

BS 18477 – what to expect from organizations

Organizations that choose to comply with the standard make a serious commitment to providing services that are fair and accessible to all. You should expect them to do the following:

Policies and planning

- Make sure that all staff – from senior management to customer-facing staff – are committed to inclusive service and get the training and resources needed to implement this
- Do their best to design services that are flexible and easy to access by as many consumers as possible
- Try to anticipate and prevent potential problems
- Respond to customer feedback and complaints by making changes
- Continually review existing services to see where improvements can be made.

Flexible services

- Give customer-facing staff the power to resolve consumer problems themselves, where possible, so that customers are not passed round different departments and staff
- Allow staff to be flexible when dealing with individual consumer problems – such as being able to offer a payment holiday if a consumer is ill, or flexible repayment terms for those in financial difficulties
- To never knowingly withdraw basic services such as heating, light and phone, and to thoroughly investigate why bills haven't been paid before taking action
- Have procedures in place to allow third parties (such as carers, or Citizens Advice) to act on behalf of individuals.

Staff training

All customer-facing staff should:

- Be trained in how to recognise signs of vulnerability in individuals, identify their needs and offer appropriate solutions
- Receive full training in relevant legislation, such as the Equality Act, the Disability Act and Data Protection Act

- Be told which organizations might be able to help consumers with particular issues (for example, debt advice services or Citizens Advice), so that they can tell consumers about these.

Fair marketing

- Make sure that marketing information is clear, jargon free, and not misleading
- Make sure that inappropriate goods and services are not marketed to vulnerable consumers (for example, high interest loans to those in debt)
- Take reasonable steps to ensure that all customers understand their right to cancel contracts.

Sales activities

Create a 'sales code of conduct' and regularly check that sales individuals, whether employed directly or via a third party agent, are following the code.

Contact methods

- Offer several methods for consumers to contact the organization (for example by email, telephone and post)
- Offer a free or low cost telephone number
- Have a well-publicized procedure for dealing with complaints and target timescales for responding to them
- Keep customers updated on the progress of their enquiry or complaint and when it is expected to be resolved.

Provision of information

- Make sure that bills, letters and other communications are available in a range of accessible formats and do their best to ensure that customers receive information in their preferred format
- To test their products and services for accessibility and usability on end users.

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Frequently asked questions

Q. Who do I complain to if I think that an organization has treated me unfairly?

A. Always contact the organization first, to give it an opportunity to put things right. If it has a formal complaints procedure, then follow that. If you are still unhappy, then you can take your complaint to the next level by complaining to the Ombudsman (if there is one), or the regulator of that particular industry (for example, the FSA for financial services). If you need any help or advice about making a complaint, contact your local Citizens Advice Bureau, see Useful Information.

Q. Where can I find out more about my legal rights as a consumer?

A. Citizens Advice has lots of up to date information about consumer rights. Contact your local bureau or visit its online advice guide www.adviceguide.org.uk.

Q. If an organization doesn't follow the standard is it breaking the law?

A. It is not a legal requirement to follow the standard. But, if an organization claims to comply with the standard, then doesn't, it is a misrepresentation and can be reported to Trading Standards. Even if it does not claim compliance, in the event of a serious complaint or incident, the standard could be used in a court of law to provide a benchmark of best practice.

Q. Where can I find a copy of BS 18477?

A. Your local public library should be able to give you access to a reference copy, or you can purchase a copy from BSI <http://shop.bsigroup.com/BS18477>.

Useful information

AgeUK

0800 169 6565

www.ageuk.org.uk

British Standards (BSI)

020 8996 9001

www.bsigroup.com

Citizens Advice

(to find details of your local bureau)

www.citizensadvice.org.uk (to read the online advice guide) www.adviceguide.org.uk

Equality and Human Rights Commission (EHRC)

0808 800 0082

www.equalityhumanrights.com

Action on Hearing Loss (formerly RNID)

0808 808 0123

www.actiononhearingloss.org.uk

Royal National Institute of Blind People (RNIB)

0303 123 9999

www.rnib.org.uk

Trading Standards

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