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**NATIONAL STANDARD OF THE
PEOPLE'S REPUBLIC OF CHINA**

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

消费者脆弱性 设计与提供包容性服务的要求及指南

(English Translation)

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A.1 Customized Solution

Foreword

This document complies with the provisions of GB/T 1.1-2020 "Standardization Work Guidelines Part 1: Structure and Drafting Rules of Standardization Documents".

Drafting.

This document is equivalent to ISO 22458:2022 "Requirements and guidance for consumer vulnerability design and delivery of inclusive services".

Please note that some content in this document may involve patents. The issuing organization of this document assumes no responsibility for identifying patents.

This document was proposed and is under the jurisdiction of the National Technical Committee on Service Standardization (SAC/TC264).

0.1 What is consumer vulnerability?

Everyone is vulnerable at any time. Consumers are diverse, with a wide range of needs, personal characteristics, and health conditions.

Conditions, abilities, and skills. These factors, along with the influence of personal experiences and external conditions (such as organizational behavior), can leave consumers vulnerable.

This situation increases their risk of harm when interacting with the organization. Table 1 contains more information on these risk factors.

Consumer vulnerability can be permanent or temporary, inevitable or incidental, long-term or short-term. This is especially true when a consumer...

When faced with unexpected environmental changes or particularly urgent or complex situations, consumers' needs and capabilities will vary depending on the circumstances.

change.

0.2 The impact of vulnerability on individuals.

Furthermore, it is important to recognize that organizational structures, strategies, and processes can reduce or exacerbate consumer vulnerability, as well as decrease or increase the risk of harm.

The presence of one or more pre-existing vulnerability risk factors in a consumer does not necessarily mean that the individual will be harmed. However, the existence of...

One or more of these factors, coupled with inadequate organizational practices, can create vulnerability and harm to consumers.

Consumers in vulnerable situations find it difficult to do certain things.

- Acquiring, receiving, or retaining information;
- Get or select the appropriate service;
- Change suppliers or exchange taxes;
- Make decisions that maximize consumer benefits;
- Understanding consumer rights;
- File a complaint and obtain remedies;
- Payment service fees.

Therefore, consumers in vulnerable situations are more likely to encounter negative risks when interacting with organizations, such as financial losses and service disruptions.

Interruptions that fail to meet consumer service needs can cause stress, inconvenience, unfair treatment, or other harm to consumers.

By understanding consumer vulnerabilities and providing flexible responses and inclusive solutions, organizations can better meet the needs of diverse consumers.

Demand makes it easier for consumers to access services and information, enabling them to make informed decisions and achieve positive results.

0.3 Benefits of organizations adopting an inclusive service model.

This document clarifies the requirements and guidelines for organizations to provide inclusive services at each stage of service delivery, helping organizations identify and support services.

For consumers in vulnerable situations. This article aims to encourage organizations to develop and implement inclusive policies based on their business nature and existing service delivery levels.

Targeted measures for services (see Appendix A).

Adopting an inclusive service model offers organizations the following potential benefits.

- Expand the consumer base by making services accessible to more people;
- Improve service levels for all consumers, regardless of their vulnerable circumstances;
- Improve the quality of interactions with consumers and minimize the risk of harm;
- Efficient operation, getting things done the first time, reduces the possibility of problems and complaints, thereby reducing complaint handling costs;
- Improve customer satisfaction, build customer trust, and enhance organizational reputation;
- Demonstrating the organization's ethical behavior and social responsibility capabilities;
- Strengthen staff loyalty and engagement, ensuring they feel valued, supported, and confident when dealing with challenges;
- By following best practices of fair treatment, we help ensure compliance with legal obligations related to fairness and equality.

Consumer vulnerability design and the provision of inclusive services Requirements and Guidelines

1 Scope

This document outlines the requirements and guidelines for organizations to design and deliver equitable, flexible, and inclusive services. Inclusive services will benefit consumers.

Vulnerability has a positive impact and minimizes the risk of harm to consumers. This document covers organizational culture and strategy, inclusive design, and more.

And how to identify and address consumer vulnerabilities.

This document applies to any organization that provides services (including products related to the services) to consumers, regardless of its location or size.

Note 1: "Services" refers to all online or offline services provided to consumers, such as healthcare, leisure and entertainment, retail, energy, communications, etc.

Financial services, tourism, digital services, professional services, and trade, etc.

Note 2: Service providers may include private or public organizations, charities, government agencies, and local authorities of any size.

Note 3: In some cases, it may be fair and reasonable for inclusive service providers to restrict access to services for individuals outside their target audience, with the primary goal of protecting consumers.