Standards Australia

# Consumer Vulnerability



This guide explains the industry standard developed for banks, insurers, energy and water utilities, telecommunications and other service providers, when dealing with consumers in vulnerable situations.

Life can be unpredictable, and circumstances may arise that affect your relationship with your service providers. While many industries have specific consumer protections, this guide broadly outlines what you can reasonably expect from these organisations and the support they may offer.

Service providers may include private or public organizations, charities, government agencies and local authorities. While all are expecvted to comply with relevant laws and regulations, this guide is designed to help consumers understand available support and how to access it.

## What is Consumer Vulnerability?

You may be in a vulnerable situation if you're:

- Facing financial stress or debt
- Experiencing domestic or family violence
- Living with a disability, illness, or mental health condition
- Dealing with a major life event (e.g. loss of employment, bereavement, separation)
- Experiencing barriers like language, literacy, or internet access

## What to consider when dealing with service providers:

Service providers should:

- Treat you with fairness, empathy and respect
- Offer flexible options for payments, communication and support
- Make their services accessible and easy to understand
- Protect your personal information and privacy
- Help you make informed decisions
- Continue essential services while resolving payment issues
- Provide clear and simple ways to make complaints or get help

## Support you can request

- You can choose to communicate via phone, email, webchat, or in person
- The information on your bills and contracts should be clear and explained in plain language
- Request information in formats that suit you (e.g. large print, audio, different languages)
- Support with different payment options: options like instalments, payment breaks or hardship programs
- Help with complaints: easy access to dispute resolution and escalation pathways
- Safe handling of your data: especially important if you're experiencing family or domestic violence

## If you need help from a service provider

- Ask to speak to a trained staff member or specialist team
- Request information in formats that suit you (e.g. large print, audio, different languages)
- Describe your situation – you don't need to provide evidence unless specifically necessary
- Bring a trusted support person or representative to help you
- Seek independent support services where appropriate (e.g. financial counsellors, community legal centres, domestic violence support services, interpreters/translation support)

**Remember:** Service providers have a responsibility to support you when times are tough. If you feel you're not being treated fairly, contact a consumer advocacy service or ombudsman for help.

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To read the relevant standard, AS 22458:2025, *Consumer vulnerability — Requirements and guidelines for the design and delivery of inclusive service*, visit our Reader Room at readerroom.standards.org.au