Consumer duty impact assessment template

* 1. This is a proposed template for completing a consumer duty impact assessment, as referred to in Annex F of [How to meet the consumer duty: guidance for public authorities (draft)](https://consumer.scot/publications/how-to-meet-the-consumer-duty-guidance-for-public-authorities-draft-html/).

**Template**

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| **Stage** | **Tasks** | **Outcome** |
| **Planning (1)** | Decide if this is a strategic decision or not. If not, then proceed to **stage 5** |  |
| Decide if the strategic decision will impact on consumers. If not, then proceed to **stage 5** |  |
| If this is a strategic decision, that will have an impact on consumers, then develop a plan for how to complete **stages 2-5**, including required consumer engagement |  |
| Understand the aims and outcomes of the proposal and identify alternative options |  |
| **Evidence gathering (2)** | Sufficient evidence gathered to answer:   * What is the proposal trying to achieve? * What are the impacts on consumers, if any? * What are the impacts, if any, on consumers in vulnerable circumstances? * Is it likely that harm will be experienced by consumers as a result of this proposal? * What alternative proposals are there that can improve outcomes for consumers and/or reduce harm to consumers? * How do these alternative proposals compare to the original proposal? * Has your engagement with consumers established any themes you hadn’t previously considered? |  |
| Identify and fill any gaps in evidence to answer questions above |  |
| **Assessment and improvement of proposal (3)** | Consider answers to **stage 2** to assess the impact of the strategic decision on consumers |  |
| Consider if any improvements need to be made to the initial proposal in light of findings of impact on consumers |  |
| Consider if any further consumer engagement is necessary |  |
| **Decision (4)** | Consider the findings of previous stages and agree any changes to the proposal |  |
| Document clearly how you have met the consumer duty:   * The impact of the strategic decision on consumers and the desirability of reducing harm to consumers have been considered throughout the process * That an outcomes-based approach has been taken to achieve the best outcomes for consumers. |  |
| **Publication (5)** | The Consumer Scotland 2020 Act requires public authorities to publish information about the steps which they have taken to meet the duty. |  |