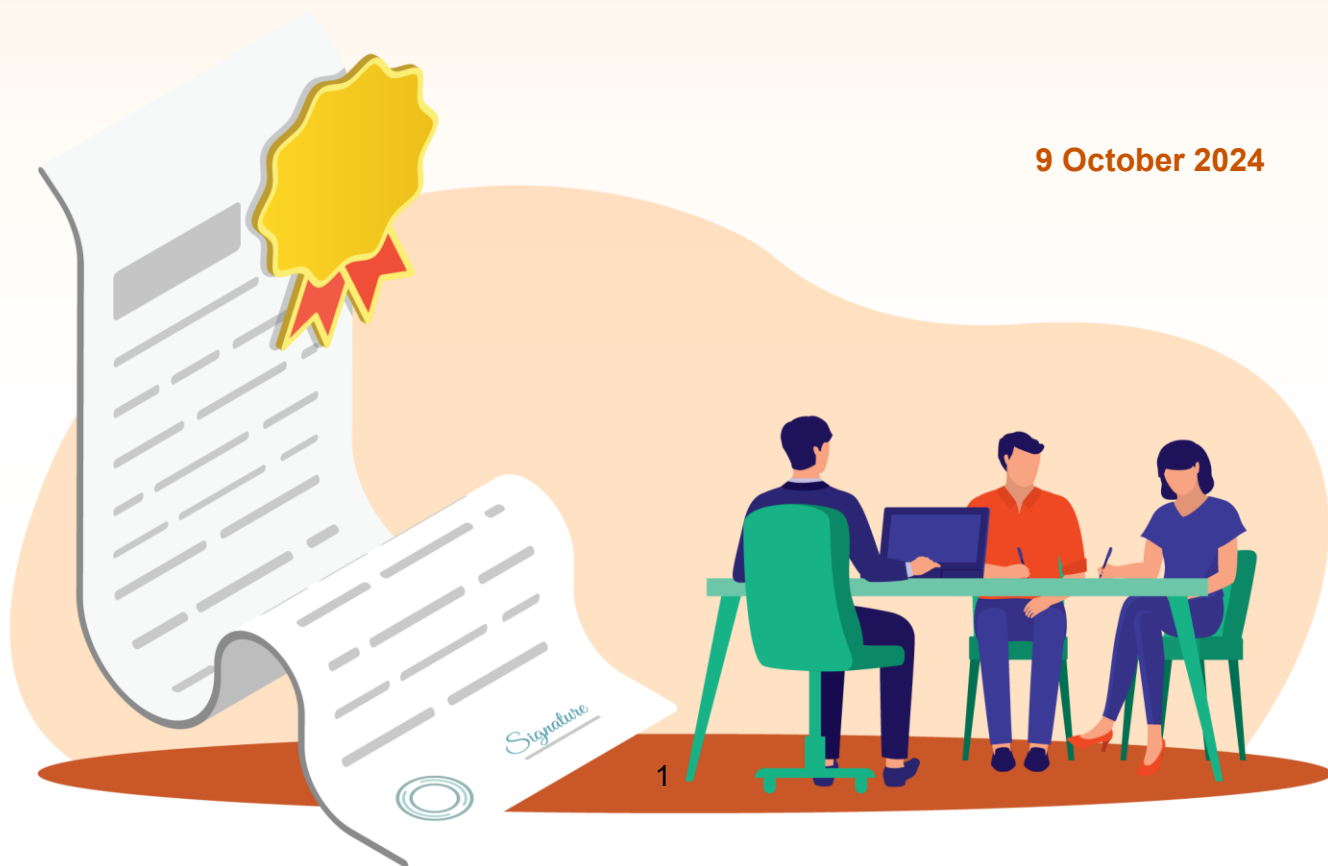


What to look out for when buying divorce services

Consumer guide

9 October 2024



Introduction

Many businesses offer support for individuals seeking a divorce.

The Competition and Markets Authority (CMA) has produced this guide to help you to make informed decisions when purchasing divorce services.

In this guide, when we say 'divorce', we also include 'dissolutions' of civil partnerships.

This guide covers:

- your options when choosing a divorce service provider
- getting the right information
- potential sources of help if things go wrong after your purchase

This is not a general guide to getting a divorce, or a complete guide to your rights as a consumer.

The process of applying for a divorce also operates differently in England, Wales, Scotland, and Northern Ireland, and there are some differences in how things are described.

For further information on getting a divorce and related issues, including who to contact for advice on your consumer rights, see the links at the end of this guide.

Choosing a divorce service provider

It is possible to file the papers necessary to get a divorce yourself in England and Wales, Scotland and Northern Ireland, though the processes differ in each. For example, in England and Wales, it is now possible to file most of the paperwork online.

You can also choose to use one of the different types of businesses offering divorce services. One type isn't necessarily better than another, and it is for you as a consumer to decide whether the price, service, experience, knowledge and protections on offer are sufficient for your needs.

Differences between divorce service providers

Regulated professionals

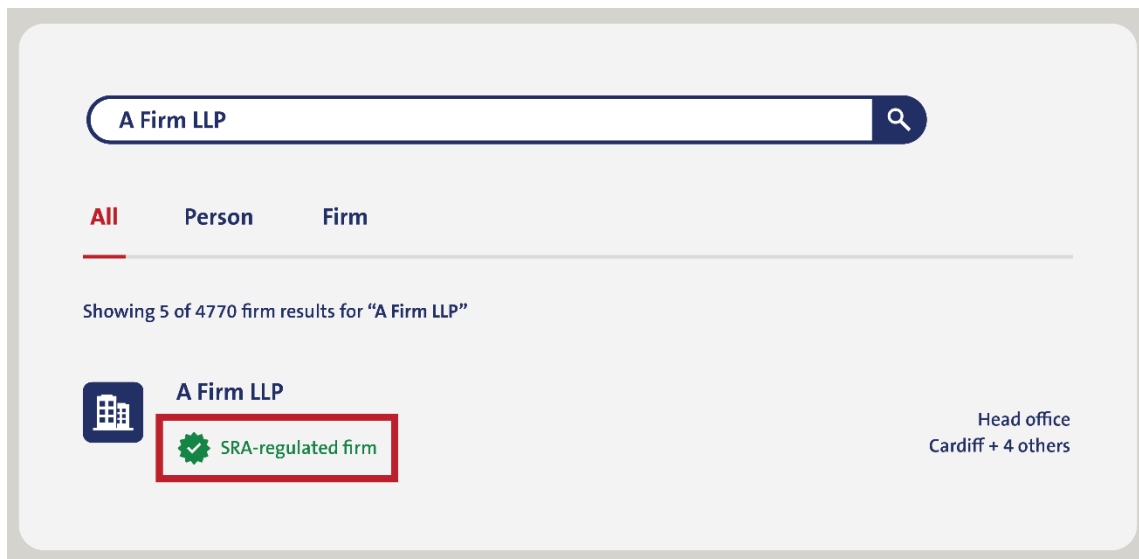
Regulated legal professionals can both advise and represent you in divorce proceedings. There are different regulators depending on which part of the UK you live in (see below for more details).

If the divorce service provider is regulated this means that:

- you could complain to the Legal Ombudsman (in England and Wales) or Scottish Legal Complaints Commission or the Law Society of Northern Ireland, about certain problems with the service you receive, if the business does not resolve them
- they have to follow codes of conduct and requirements set down by their regulator including the standards, training and qualifications they must meet
- you may have access to compensation either through the provider's own insurance or through a legal regulator's compensation scheme

You can check for yourself whether a divorce service provider is a regulated business by checking the website of the regulator. Some businesses might appear on the website of a regulator because they employ regulated professionals, but the business itself may not be regulated. This may be the case, for example, for some businesses in England and Wales that appear on the Solicitors Regulation Authority's (SRA) website.

You will be able to tell if the whole business is regulated by the SRA because it will have a green tick and 'SRA-regulated firm' by its name on the SRA's ['Solicitors Register'](#) page (and it may also have the SRA's clickable logo on its own website).



See the end of this guide for more information on:

- legal services regulators; and
- resources on the divorce process itself, and assistance you might be able to obtain.

Other divorce service providers

Legally, only certain people (such as you yourself, acting in person, or certain regulated legal professionals such as a solicitor acting on your behalf), are permitted to file the divorce papers with the court (online or otherwise).

However, many online divorce businesses offer support and advice on preparing those papers, which may be a valuable service for you. These businesses might also offer a cheaper or more convenient service for you but will not be subject to the same regulatory requirements as above.

You are protected by general consumer protection law whichever type of provider you choose.

Before you purchase a divorce service

Getting the right information

Depending on your circumstances, there can be many elements to a divorce. It is therefore important to consider what service you need. This will depend on your financial situation and whether you have children. For example, have you:

- agreed where any children will live and how much time they will spend with each of you?
- decided how you will divide any money, property and other assets?

Many firms now offer online 'DIY divorce kits'. Others offer some basic advice or administrative services, like checking forms before you submit them. Some providers will offer more detailed legal advice.

Ask yourself if you understand exactly what you are getting for your money and if this is suitable for your circumstances. For example:

- are you purchasing the services of a legal adviser to guide you on your decisions around the divorce process? Or are you getting general advice to help you with completing a 'DIY' divorce (which might not be much different from purchasing a book on the topic)?
- if a business is offering to fill out the divorce paperwork for you, are they only transferring your information from a questionnaire to another form, or are they helping you with advice on how to complete the paperwork?
- look at the forms you will eventually submit to the court ahead of purchasing any service to get an idea of how complicated they are and whether you would benefit from the service on offer
- if anything is not clear, do not hesitate to ask the business (and preferably get any clarification in writing).

Shop around and compare providers so you can see what each one offers. If you are able, try and get quotes from at least three different providers. You should think about whether the service being offered is right for you and your circumstances, as the cheapest quote may not be the one that best suits your needs.

If the business is offering a personal consultation, find out whether the person you'll meet is a legal advisor or a sales representative, and ask about their qualifications, training and experience.

Be clear on the costs of the service

Consider how the charges for the service are calculated. For example:

- if it is a one-off fee, what is included and excluded?
- if the business charges an hourly rate, is there an agreed limit to the overall cost?
- are there any additional costs (such as court fees)? For example, in England and Wales the court fee is currently over £500.

It is against the law for businesses to advertise a price but then introduce additional (non-optional) fees later in the sales process. If this happens, remember you don't have to accept the service and can compare prices with other providers.

Take a screenshot, download a copy or keep a hard copy of the details of the service and price you have been quoted, in case of future disputes.

You should also take into account that obtaining even a straightforward divorce in the UK involves some engagement with the courts (for example, filing papers and paying court fees, even though court hearings are not always required). For information on getting help paying court and tribunal fees see: <https://www.gov.uk/get-help-with-court-fees>

Other key considerations

There can be lots of unfamiliar words and phrases when it comes to the divorce process, which can be confusing. If you are unsure what a word means, don't be afraid to ask the provider to explain the meaning to you in plain language.

It is also important that you understand the terms and conditions that come with a divorce service and read these carefully before you sign up to anything.

We have highlighted some websites which may help you understand these terms at the end of this guide.

Other steps you should take:

- ask the divorce service provider: do they have professional indemnity insurance in place? If not, you might not be able to recover compensation from the business if things go wrong. Ask for further details of their insurance policy if you are unsure.
- ask about their complaint handling process and what options are available to you if things go wrong
- look out for any unfair limits on how much compensation (or damages) the business says it will pay if they cause something to go wrong with your divorce. For example, a business may say that they are only liable up to a specific amount (for example, the cost of the service), when the losses from its failure to carry out the services correctly could far exceed that.
- read the relevant guidance on the divorce process that applies where you live, so that you can better assess the services a provider is offering. For example, if they advertise 'no hearings' for a straightforward, non-contentious divorce in England and Wales, you would then be aware that such a divorce wouldn't involve hearings anyway, whether or not you used their service.

Know your rights

If you pay using a credit or debit card you may be able to access additional remedies (such as a refund) directly through your bank or credit card provider should things go wrong (though the protections can differ between providers and types of card). See, for example, this Financial Ombudsman [resource](#) for more information.

You have a 14-day cooling-off period to change your mind and receive a full refund if you purchase a divorce service online, or away from the divorce service provider's premises. You

can waive this right by requesting that the services are provided earlier (though will likely lose the right to a full refund by doing so). You should not be pressured into making such a request by the business.

If a business has not informed you about your right to cancel and how to exercise it, then the 14-day period is extended by up to a year or will run from the date the business has informed you of that option (if earlier).

If things go wrong after your purchase

If you are unhappy about the service you receive or if things go wrong, the first point of contact should be the business that you have bought divorce services from.

If the provider is regulated there may be other forms of support and help available to you. There are links below to the websites of legal services regulators.

Remember you are protected by general consumer protection law whichever type of provider you choose. See below for more details.

Who to contact for advice on your rights under consumer protection law

If you need help with a consumer problem in England and Wales, you can contact the Citizens Advice consumer service on **0808 223 1133** (or contact **0808 223 1144** to speak with a Welsh speaking adviser). A trained adviser can give you advice over the phone. As well as giving you advice, the consumer service can pass information about complaints on to Trading Standards. You can also [chat with them online](#), [use an online form](#) or consult the [online guide to consumer rights](#).

In Scotland you can contact Advice Direct Scotland on **0808 164 6000** or visit [advice.scot](#). You can also call Citizens Advice Scotland on **0800 028 1456** for the Scottish Citizens Advice Helpline or go to [Citizens Advice Scotland](#) for online advice.

In Northern Ireland, you can contact Consumerline on **0300 123 6262** or visit the [Consumerline website](#).

Sources of advice on getting a divorce

[Get a divorce: step by step - GOV.UK \(www.gov.uk\)](#)

[Divorce and Dissolution of Civil Partnership \(scotcourts.gov.uk\)](#)

[Getting a divorce or dissolving a civil partnership | nidirect](#)

[Getting a divorce or ending your civil partnership - Citizens Advice](#)

[Getting divorced - Citizens Advice \(Scotland\)](#)

[Families | Legal Choices](#)

Legal services regulators

[Solicitors Regulation Authority](#)

[Bar Standards Board](#)

[CILEx Regulation](#)

[Law Society of Scotland](#)

[Law Society of Northern Ireland](#)

Complaint handling organisations for regulated professionals

[Legal Ombudsman](#)

[Scottish Legal Complaints Commission](#)

[Law Society of Northern Ireland](#)

These materials do not constitute legal advice and should not be relied upon as such.