

What is your organisation or group's name?

Scilly Holiday Homes

Do you have any comments on the structure or clarity of the Draft Guidance?

It seems to be mostly common sense guidance and what we would consider consumer rights, and overall we are in support of these practices (and already adhere to them) but reviews, we are concerned that certain aspects of the proposed implementation are potentially ill-suited to established practices in the self-catering tourism industry and could have unintended consequences.

Do you have any comments on the illustrative examples of commercial practices applying the prohibitions? Are there any areas where you think additional examples could usefully be reflected in the Draft Guidance?

This is not of huge concern to us.

Do you have any comments on the Draft Guidance on the 'drip pricing' provisions in the DMCC Act (found in the 'Material pricing information' section of Chapter 9 of the Draft Guidance), including the illustrative examples? In particular, are there any specific pricing practices that have not been included in the 'drip pricing' illustrative examples which you think it would be helpful to include, and if so, what should such further guidance specifically cover?

The issue of refundable security deposits, these should not be included in the total cost of accommodation, as it serves only to protect the accommodation owner against damages, and all being well should be refunded to the guest. We agree with what PASC have commented; We do not believe it would be the spirit of the legislation that this charge should be included in the headline cost as only in extreme circumstances will it be paid. It should, however, be fully described to consumers in the booking process. We request further guidance on these scenarios and strongly believe that the guidance needs to explicitly account for the charging of damage deposits that are 100% refundable and confirm they are not within the drip pricing requirements.

Do you have any comments on the Draft Guidance on the banned practice relating to fake consumer reviews (found in Annex B to the Draft Guidance)?

We welcome the steps being taken to avoid fake consumer reviews - this seems to be good common sense practice and fair to consumers.

Do you have any other comments on topics not covered by the specific questions above? If so, the CMA requests that respondents structure their responses to separate out their views in relation to each of the Draft Guidance's chapters

We completely disagree with the proposal to have 'traders' contact details published online. We operate as an Booking Agent for our property owners for the exact reason that they do not want to be contacted about bookings in their property, and if this becomes mandatory we fear a huge loss of business as if guests bombard our owners directly with calls / emails, they might as well start managing their own bookings. HMRC has just rolled out the Intermediaries Reporting Scheme which proves to anyone who wants to know that we have verified the identity of our owners, and we are acting on their instruction to take bookings for their holiday accommodation. We would be agreeable to having a legal policy in place that states we must hold this information but see no benefit to having it in the public domain. We fully support PASC's statement; One of the most significant issues is the proposed requirement for agencies to disclose the full contact details of property owners at the invitation to purchase stage. This requirement raises serious concerns about privacy, security, and the viability of the agency model. Requiring disclosure of owner contact details would:

- Increase the risk of fraud and phishing attacks.
- Undermine the role of agencies as intermediaries who provide essential services such as guest screening and dispute resolution.
- Disrupt the traditional business model of agencies, removing the value add that the agency has added in marketing, and operating the business and potentially allowing a direct booking to be made leading to revenue losses and potential withdrawal of properties from the short-term rental market as a whole.

We urge the CMA to recognise the role of agencies in protecting both owners and consumers and to amend the guidance to allow agencies to continue acting as intermediaries without being forced to disclose owner details. PASC UK supports fair trading practices and consumer protection but urges the CMA to ensure that regulation does not disrupt a well-functioning market. The agency model provides vital security, guest support, and fraud prevention—protecting both consumers and property owners. The proposed requirement to disclose owner details and redefine pricing structures threatens to erode these protections

1. Owners who instruct agencies to market their property do so because they do not wish to have consumer facing engagement. They have specifically appointed the agent to answer queries on their behalf and manage the booking process, has been common practice in the travel industry and is also expected by the consumer.
2. Making contact details of owners accessible, including email addresses, would result in each individual owner's email becoming the target of harvesting bots and result in: a. A large increase in spam for the owners undermining their confidence in the industry which is vital for the UK economy (particularly in rural and coastal communities); and b. The increased risk of scam holidays with malicious actors claiming to be the owners of the properties through spoofed email addresses.
3. If agents are required to disclose the exact address of the property on the public facing website, this would provide criminals with both the exact property address and the days and nights when it is not occupied as the calendar will also be available.
4. Furthermore, if owner details are provided at the invitation to purchase stage, a consumer may contact the owner to make a direct booking. This would damage the integrity of the agent/owner relationship and goes against the owner's wishes to utilise agency services to market their property. The agent will have invested significant sums of money in generating the enquiry yet will not be paid any commission if the guest contacts the owner direct.

These concerns above are not hypothetical. We have direct experience of these practices happening in the past. One of our members, Premier Cottages, is a platform which enables guests to book directly with owners. They trialled providing the owners' contact details on their website as the simplest method of putting both parties in touch. But the owners were inundated with spam mail and, as a result, Premier Cottages had to introduce a contact form to negate this. The use of an agent in booking a holiday, particularly a self-catering cottage, is a well-established commercial practice in the UK. Therefore, it is very clear from the context of the website and process, that the guest is booking a property via an agent.

Other information

Please do not make us publish our owners details online, it will be a logistical nightmare, leave us and them vulnerable to fraud and phishing attacks and probably be the end of our little family business.
