

To: Competition and Markets Authority (CMA) via email

5<sup>th</sup> September 2025

**RE: CONSULTATION ON PRICE TRANSPARENCY GUIDANCE:**

The Online Dating and Discovery Association (ODDA) is the global voice for the sector with a mission to create safe, responsible and enjoyable experiences for everyone. Representing nearly 500 brands worldwide, the ODDA welcomes the opportunity to respond to this important consultation. A summary of our response is below.

**Q1. Do you have any comments on the structure or clarity of the Draft Guidance?**

The ODDA believes the structure and flow of the guidance is set out in a clear and logical order. We particularly welcome the CMAs efforts to define key terms in the guidance while recognising the challenge in producing a single document that is applicable to every sector of the economy.

While our members are supportive of measures to increase price transparency for consumers, we are concerned that the guidance could lead to an overload of information for consumers which risks reducing, rather than increasing price transparency. We are also concerned that there is a risk the guidance could require organisations to make changes to well-established user interfaces that provide no discernible consumer benefit – something that would have a greater impact on smaller businesses.

While we support the CMAs aim of ensuring that consumers are provided with meaningful price information, we urge caution against overwhelming consumers with excessive or overly detailed information, particularly at early stages in the customer journey. It is essential that the guidance supports a balanced, flexible and proportionate approach at a time when there is a high volume of new regulations and guidance that businesses have to get to grips with. Our members invest heavily in their customer journey and it's vital that the rules retain sufficient flexibility to enable traders to make well-reasoned value judgments.

In a competitive marketplace, businesses are incentivised to innovate and improve their transparency to attract and retain customers. This dynamic naturally discourages practices that are not consumer-friendly, as such actions would lead to a loss of customers to competitors. The CMAs guidance should therefore focus on penalising businesses that engage in genuinely harmful practices, rather than imposing an overly restrictive approach that could stifle innovation and the positive market forces that already promote consumer-friendly behaviour.

**Q2. Do you have any comments about what an invitation to purchase is (Chapter 2)?**

The ODDA welcomes the clear definitions and examples of what is and isn't an invitation to purchase. We do, however, note the difference between the broader approach taken by the CMA in defining an '*invitation to purchase*' compared to the way it is defined within EU consumer protection legislation.

**Q3. Do you have any comments about what needs to be included in an invitation to purchase (Chapter 3)? Is the guidance on when the presentation of prices might be misleading clear? Are there topics covered in this section that would benefit from further guidance?**

The ODDA welcomes the inclusion of examples that help identify pricing practices that may be misleading and broadly agrees with the content of the guidance in this regard. The examples are clearly set out for the majority of traders.

We do, however, think the guidance should be clearer in relation to the amount of information traders are required to provide consumers in every single invitation to tender. Our sector is well established, and consumers are generally well-informed and familiar with established market practices. While we support greater transparency and accessibility of pricing information, we do not believe that the average consumer needs to be provided with it in every single invitation to purchase, which risks information overload and eroding the customer experience. We suggest instead that this information should be easily accessible elsewhere.

**Q4. Do you have any comments about the core principles for what the 'total price' must include and what businesses need to do if it is not reasonably possible to calculate it (Chapter 4)? Are there topics covered in this section that would benefit from further guidance?**

The ODDA broadly agrees with the core principles for what the total price must include and welcomes the fact the guidance acknowledges that the means of communication may limit how much information can be presented. This is particularly true for mobile app users, where screen space is limited and users are unlikely to scroll through long blocks of regulatory text.

**Q5. Do you have any comments about the guidance on specific types of charges and pricing (Chapter 5)? In particular:**

**a. Is the guidance on how businesses should present 'per-transaction charges' such as administration or booking fees in early-stage advertising and on traders' websites respectively clear? Is it clear when delivery fees will be mandatory? Are there additional means of providing this information to consumers that businesses may be able to use to comply with the UCP provisions, particularly in the context of how the prices are presented on a trader's website/app, that the CMA should consider providing guidance on?**

We welcome the efforts by the CMA to include examples that help traders interpret the rules and hope that these will be developed and expanded over time. The creation of an online repository of best practice could be one way of achieving this.

**b. Is the guidance on how businesses should present 'delivery fees' in early-stage advertising and on traders' websites/apps respectively clear? Is it clear when delivery fees will be mandatory? As above, are there other ways of providing this information to consumers that the CMA should consider providing guidance on?**

We have no comment to make in regard to this question.

**c. Is the guidance on how businesses should present 'local charges and taxes' in early-stage advertising and on traders' websites/apps respectively clear? This guidance reflects the guidance that the CMA has previously provided in relation to car rental and online hotel booking, is it helpful for businesses to have this consolidated in the Draft Guidance?**

We have no comment to make on this question other than to highlight potential challenges that fluctuating currency rates pose to traders if fees are payable in currencies other than GBP.

**d. Is the guidance on how businesses should present 'monthly pricing' clear?**

The ODDA welcomes the improvements made to this section of the guidance. The flexibility to present a monthly price as the 'total price' (provided key conditions are met) is helpful and more aligned with consumer behaviour and expectations.

However, there are still some areas where additional clarification would be welcome. For example, the guidance suggests that the total price for the full year must be included, even when the consumer is primarily engaging with a monthly payment structure. While we understand the need for transparency about long-term commitments, there is a risk that early-stage advertising becomes cluttered or confusing, particularly where the consumer is not required to pay the full annual cost upfront.

We also note that the guidance does not currently address how businesses should present monthly prices where there may be inflationary price adjustments during the contract term. We would welcome further clarity on how to present variable or inflation-linked pricing.

Furthermore, there is also a lack of clarity in how businesses should present incentives such as a reduced fee for the first 3 months, where the consumer is free to cancel their subscription. If a contract is rolling, it is not clear whether the "total price" must reflect the full amount that would be paid assuming the customer remained subscribed for a typical period, or whether it's acceptable to highlight the discounted rate clearly as part of a promotional offer. Clarity is needed to ensure that legitimate introductory discounts are not discouraged, particularly in competitive markets where such promotions are widespread and expected by consumers.

**e. Are there other types of charges or pricing that the CMA should consider providing specific guidance on?**

We have no comment to make in regard to this particular question.

**Q6. Do you have any comments on the illustrative examples provided in the Draft Guidance? Are there any areas where you think additional examples could usefully be reflected in the Draft Guidance?**

We have no further comments to add other than the importance of ensuring the examples used accurately reflect evolving and innovative digital pricing practices.

**Q7. Do you have any other comments on topics not covered by the specific questions above?**

Our only other comment relates to the proposed enforcement date which we understand will be from the date the final guidance is published. While we recognise the status of the document as ‘guidance’, traders will understandably want to avoid enforcement action. Some of the proposed changes will require businesses to make significant changes that are likely to be resource intensive and require considerable time to implement. The impact on smaller traders is a concern that we are particularly conscious of.

Finally, like other trade associations who have responded to this consultation, we are concerned that the implementation date (and therefore the date enforcement action may commence) is currently scheduled to be the day the finalised guidance is published. Our view is that traders need time to prepare for these changes and suggest deferring the implementation date by 12 months. If not, there is a real risk of business disruption – particularly for smaller firms, which could have an impact on economic growth.

We would like to thank the CMA once again for the opportunity to provide feedback on the guidance and look forward to engaging further over the coming months.

Yours sincerely,

