

NON-CONFIDENTIAL: Competition and Markets Authority Strategic Review Consultation Feedback

Submitted by: Currys Group Limited
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Relevant Instruments:

- The Supply of Extended Warranties on Domestic Electrical Goods Order 2005 (The EW Order)
- Argos Limited and DSG Retail Limited Undertakings (2012) (The Undertakings)

Currys Group Limited (Currys) welcomes the UK Government's commitment to support economic growth by reducing regulatory burden on suppliers and views the Competition and Markets Authority's (CMA) strategic review of market remedies as a clear and positive action in working towards this commitment. This review is an important opportunity to ensure regulatory measures remain effective, proportionate, and aligned with current market conditions to enable consumers to access products and services which can help them achieve their financial objectives without suppliers facing unnecessary regulatory burden.

Since the introduction of the EW Order and the Undertakings, the regulatory landscape has evolved significantly where extended warranty products today may fall within the scope of multiple legislative frameworks, depending on their specific features. Where a product is captured by more than one set of regulations, overlapping requirements can arise, presenting conflicts in execution and creating complexity in achieving compliance whilst meeting the information needs of consumers.

Currys has made suggestions to the CMA in respect of amending the Supply of Extended Warranties on Domestic Electrical Goods Order 2005 and removing the Argos Limited and DSG Retail Limited Undertakings 2012, with the aim of supporting outcomes that protect consumers while enabling fair competition and innovation within the market.

Currys has suggested that some of the obligations in the EW Order are amended, or removed where they:

- no longer serve their intended consumer protection purpose;
- the intended consumer protection could be achieved in a more effective way than the specified narrow remedy enables;
- create unnecessary consumer friction or confusion;
- prescribe the use of outdated media (e.g. physical leaflets and printed quotations);
- overlap or conflict with other regulations; and/or
- impose operational burdens that do not reflect modern sales journeys.