

Chapter 2

General principles

2.5 Restrictions on charging in relation to dashboard services

- 2.5.1 **G** *Firms are reminded that the **Dashboard Regulations** require that **view services** must be provided without charge.*

Prohibition on charging other than for permitted dashboard services

- 2.5.2 **R** *A **firm** must not impose a charge on a **customer** for any service other than for a **permitted dashboard service**.*

Prohibition on charging by other parties

- 2.5.3 **R** *A **firm** must not permit any other **person** to charge in relation to any services on or from the **firm's pensions dashboard platform**.*

Prohibition on providing a service for which a charge is payable without active election

- 2.5.4 **R** *A **firm** must not impose a charge on a **customer** for a **permitted dashboard service**, or enter into an agreement with a **customer** under which a charge is, or may become, payable for a **permitted dashboard service**, unless the **customer** has actively elected to receive that service and pay that charge.*

- 2.5.5 **R** *A **firm** must not invite or induce a **customer** to receive services for which a charge will be, or may become, payable if the **firm** knows or has reasonable cause to suspect that the services are not **permitted dashboard services** or that an active election to be charged is unlikely to be made.*

Impact of auto-renewals on active election

- 2.5.6 **R** *If, under the terms and conditions of a **permitted dashboard service** there is to be an automatic renewal of the agreement on substantially the same terms, it suffices for the purposes of **PDCOB 2.5.4R** if the **customer** actively elected to obtain the **permitted dashboard service** before entering into the initial agreement or a preceding renewal.*

- 2.5.7 **R** *An automatic renewal of the agreement is not to be regarded as being on substantially the same terms if, following the renewal, a charge, or a significant charge, will or may become payable for the **permitted dashboard service** for the first time (in which case, **PDCOB 2.5.4R** applies at the time of the renewal).*

Meaning of ‘charge’.....

2.5.8 **R** For the purposes of this section, a charge includes any direct or indirect financial or non-financial consideration of any kind, whether payable to the *firm* or any other *person*.

2.5.9 **G** *Firms* are reminded that a similar prohibition on opt-out selling of add-on products is imposed by the Consumer Contracts (Information, Cancellation and Additional Charges) Regulations 2013 (www.legislation.gov.uk/uksi/2013/3134) in relation to additional payments under a contract where the main sale is not a financial service or product.