Chapter 8

Choice architecture

8

8.4 Exit communications requirements

8.4.1 R Where a *customer* makes a choice from the choice architecture that would cause them to exit the *qualifying pensions dashboard service*, the *firm* must communicate to the *customer*:

(1) that they are exiting the *qualifying pensions dashboard service*;

(2) that their *pensions dashboard view data* will not be visible outside the *qualifying pensions dashboard service*;

(3) where they are being directed to; and

(4) that information seen by them after they have exited the *qualifying pensions dashboard service* will not be customised to them, or their *pensions dashboard view data*.

8.4.2 G *Firms* should determine the design, form, language and delivery of the exit communications in ■ PDCOB 8.4.1R and are reminded of their obligations under *Principle* 12 and the retail customer outcome on consumer understanding in ■ PRIN 2A.5.

8.4.3 G *Firms* are reminded of their obligations in ■ PDCOB 4 in relation to communications. In particular, *firms* are reminded of the requirement that any communication it makes must be clear, fair and not misleading.

8.4.4 R Where a *customer* is provided with a link in circumstances other than those in ■ PDCOB 8.4.1R that would cause them to exit the *qualifying pensions dashboard service*, a *firm*:

(1) (subject to (2)) must comply with the exit communication requirements in ■ PDCOB 8.4.1R(1), (2) and (4); and

(2) must comply with the requirement in ■ PDCOB 8.4.1R(3) unless it would be reasonable to conclude that it would be clear to a *customer* to where they are being directed, in which case, the *firm* may comply with that requirement if it wishes to do so.

8.4.5 G An example of where it would be clear to a *customer* to where they are being directed would be where a *customer* is provided with a link to the website of a particular pension scheme administrator in their *pensions dashboard view data* which would cause them to exit the *qualifying pensions*

dashboard service, which makes it clear to the *customer* that they will be directed to that particular pension scheme administrator's website.

8.4.6   [G]   For the avoidance of doubt, ■ PDCOB 8.4.4R applies where a *firm* places an advertisement on its *pensions dashboard platform* with a link to a website outside of the *pensions dashboard service*, which may or not be a website belonging to the *firm*.