

# New UK Consumer Rules Herald Stricter Enforcement and Significant Fines

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*April 8, 2025*

Consumer protection is rising to the top of the regulatory agenda worldwide. The UK consumer protection regime is undergoing a major shift: The Competition and Markets Authority (CMA) now has powerful new tools under the Digital Markets, Competition, and Consumers Act (DMCCA) (see our Sidley Update [here](#)), including the ability to directly enforce consumer law and fine companies up to 10% of global annual turnover for serious infringements.

Businesses should be prepared for early use of these new powers, especially for “egregious breaches,” which the CMA states will be met with swift enforcement. The pressure on the CMA to act decisively is mounting, with recent signals from the UK government — including the [Strategic Steer](#) and [Consumer Detriment Survey](#) — urging prompt and robust enforcement.

Against this backdrop, consumer-facing businesses should urgently review their compliance strategies to mitigate enforcement risk and prepare for a more assertive regulator.

## Enforcement Priorities

The CMA's initial focus areas will include the following:

- **Drip pricing**, i.e., unexpected or undeclared mandatory fees added at checkout. While a further consultation on the CMA's guidance is expected this summer, with final guidance to be published in Autumn 2025, the CMA has signalled it will already take action against what it considers to be clear-cut breaches;
- **Fake customer reviews**, which are deemed unfair in all circumstances regardless of actual consumer harm. The CMA has already published [guidance](#) and a short [note](#) on fake reviews to aid compliance efforts but has said there will be a three-month “grace period” until July 6, 2025 where the CMA will focus on supporting businesses with compliance efforts rather than seeking to enforce these rules;
- **Misleading practices**, including:
  - Providing false or misleading information to consumers, which may include the use of harmful online choice architecture (more commonly referred to as “dark patterns” <sup>1</sup>);
  - Misleading practices the CMA has already enforced against prior to the new regime,

such as false urgency prompts (e.g. falsely stating “only a few left!”);

- Aggressive sales practices that prey on consumer vulnerability;
- **Unfair commercial practices the CMA has already enforced against prior to the new regime**, i.e. the unfair commercial practices listed in [Schedule 20](#) of the DMCCA, and
- **Contractual terms** that are obviously imbalanced and unfair.

## **New Rules, New Powers**

The DMCCA introduces direct enforcement powers for the CMA, enabling it to investigate and sanction breaches of consumer law without having to go through the courts. It also creates new prohibitions targeting drip pricing and fake reviews and restates and updates the UK’s unfair commercial practices regime.

To help businesses navigate these changes, the CMA has published a suite of guidance documents. These materials clarify how the CMA will use its new powers, what businesses can expect in terms of enforcement, and how to comply with key requirements. Highlights include:

- **[Approach to Consumer Enforcement](#)**: This document sets out the CMA’s strategic approach to enforcement in light of the UK government’s economic growth agenda. The CMA reaffirms its commitment to the “4Ps” framework — pace, predictability, proportionality, and process — to guide fair and efficient enforcement. Key priorities for the first 12 months of the regime include:
  - Targeting clear-cut breaches of consumer law (e.g., fake reviews, hidden charges);
  - Focusing on essential spending sectors (e.g., energy, food, travel) to support consumers amid cost-of-living pressures, and
  - Promoting early compliance through guidance and engagement, recognising that penalties under the new regime – including fines of up to 10% of global turnover – can be very significant.
- **[Consumer Protection Enforcement Guidance](#)**: This document outlines how the CMA will apply its new direct enforcement powers, including its ability to impose penalties without going to court. It explains the CMA’s role within the broader regulatory ecosystem, for instance, cooperation with international and domestic partners.
- **[Procedural Guidance](#)** and **[Enforcement Rules](#)**: These documents:
  - Clarify how the CMA will run investigations, including timelines, information-gathering powers, use of interim measures, and decision-making procedures;
  - Set out the procedural rules that apply during investigations, including the rights of businesses under investigation (e.g., access to documents, opportunity to make representations);
  - Confirm the CMA’s commitment to transparency and fairness, including early engagement with businesses and clear communications about case status, and
  - Provide further details on the CMA’s approach to deciding appropriate remedies for

substantive infringements.

- **Unfair Commercial Practices Guidance**: This document helps businesses to identify and avoid practices that are misleading, aggressive, or otherwise unfair. The document:
  - Explains core legal concepts, such as the average consumer test, material information, and the general prohibition on unfair practices;
  - Summarises 32 banned practices, including fake reviews, bait advertising, and false scarcity claims;
  - Emphasises that a single unfair practice is enough to breach the law – businesses should avoid viewing compliance as a “box-ticking” exercise, and
  - Provides clear examples of non-compliance to help businesses spot risky behaviour in real-life scenarios (e.g., using countdown timers to pressure purchases without genuine urgency).

## What Comes Next?

While the CMA has indicated it will take a phased approach to enforcement to give businesses time to adjust (especially around more technically complex areas such as fake reviews), it has also made clear that “egregious breaches” of the new rules will trigger early action and that serious infringements may lead to fines of up to 10% of a business’s global annual turnover. This comes amid growing political pressure for the regulator to act quickly and decisively, including through recent signals from the UK government such as its [Strategic Steer](#) and [Consumer Detriment Survey](#).

In this context, it is crucial that businesses develop a robust understanding of the new rules and proactively review their compliance strategies and consumer-facing practices. Early enforcement is likely to focus on clear-cut violations — including drip pricing, fake reviews, and misleading online design practices — where the regulator has already signalled limited tolerance and there is strong public interest in enforcement.

The first few months of enforcement will be particularly telling, offering valuable insight into CMA priorities and how aggressively it will seek to apply the new regime.

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<sup>1</sup> Dark patterns are online design practices that “deceive” consumers into making decisions they otherwise would not have made.

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