

Is your website breaking CMA rules?

A fourteen-point check for independent UK funeral directors

Built from the Funerals Market Investigation Order 2021

Since 16 September 2021, every UK funeral director has been legally required to comply with the Funerals Market Investigation Order 2021, a legally binding Order made under the Enterprise Act 2002.

The CMA expects compliance at all times, not just at the point a website launches. Run through the fourteen checks below against your own site. Each one takes seconds.

01. Is your Standardised Price List on your website at all?

If your business has an online presence, the SPL must be displayed clearly and prominently online, not only in your branch window and inside the branch.

02. Is it a PDF titled 'Standardised Price List'?

When displayed on a website, the SPL must be a PDF with that exact title. A price page built as ordinary web content, or a PDF named something else, is a common miss.

03. Is it no more than one click from your homepage?

The SPL must sit on a page reachable within a single click of the homepage, with a clearly labelled link so a visitor knows what it leads to.

04. Does your homepage link say 'Standardised', not 'Standard'?

The Order names the document precisely. In a sample of nineteen independent firms' sites, four had everything else right and were let down by that one missing syllable in the link text.

05. Do you display an Additional Options Price List?

Separate from the SPL, the full range of additional products and services you offer must be presented on an Additional Options Price List.

06. Are crematorium fees shown?

You must also display the price information provided to you by crematorium operators, alongside your own pricing.

07. Are your terms of business online?

Payment terms, including deposits and any interest or charges for late payment, must be displayed clearly and prominently in your premises and online.

08. Do you disclose bespoke prices before providing them?

If a customer asks for something on neither price list, you may only supply it after the price has been disclosed to them.

09. Is the ultimate owner of the business named on the site?

Article 5(1)(a) asks you to state clearly who ultimately owns the firm. In that same sample of nineteen sites, fourteen did not. It is the single most commonly missed requirement, and one of the quickest to put right.

10. Do you disclose any interest in a price comparison website?

Article 5(1)(b). If you have a business or material financial interest in a site comparing funeral directors or crematoria, it has to be declared. If you have none, that is fine, but it is worth being certain.

11. Do you publish a register of payments to third parties?

Article 5(1)(c) asks for a register of material charitable donations and payments to third parties, updated every six months. Rarely seen on independent sites, and rarely known about.

12. Is your enquiry form ICO-compliant?

Separate from the CMA Order but equally binding: if your site collects names or contact details you need a privacy notice, and your ICO registration should be current.

13. Would a stressed visitor find it in seconds?

A technically compliant price list that is hard to find, hard to read on a phone, or hidden behind a vague link still fails the families it exists to protect.

14. Have you checked since your last price change?

The CMA expects compliance at all times. Updating prices in branch and forgetting the website version is one of the most common ways a compliant business slips.

Found a gap?

This is actively monitored. The CMA welcomes reports of non-compliant funeral director websites, and members of the public are encouraged to report sites where the Standardised Price List is not within one click of the homepage.

If any of the fourteen boxes above are unticked, it is worth addressing sooner rather than later. No funeral director has been fined under this Order. What the CMA has done is publish letters on gov.uk naming firms, where anyone searching that firm's name can find them.

Want a second pair of eyes on it?

Agnew Digital builds websites for independent funeral directors, with CMA price transparency, ICO data handling and accessibility built in from the first draft rather than bolted on afterwards.

It is run by a working funeral director, so the compliance side is not something we had to learn second-hand.

Send your website address and you will get a plain answer on which of these fourteen points your site currently meets. No charge, no obligation, and no sales call unless you ask for one.

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This checklist reflects our understanding of the Funerals Market Investigation Order 2021 at the time of writing. It is general guidance, not legal advice, and it does not cover every requirement of the Order. The full Order and its Explanatory Note are published by the CMA on gov.uk. For anything you are unsure about, refer to the official documentation or seek guidance from your trade association.