

Screen 1:

DBAAT Training

Completing the causation tab

Screen 2:

This video provides an overview of the causation tab in the DBAAT, including its purpose.

Only complete the causation tab where the firm has given unsuitable advice or where the insistent client process or disclosure was not compliant. The tool will assist you by greying out areas you do not need to complete.

Screen 3:

The purpose of the causation tab is to assess whether the firm's non-compliant conduct is likely to have caused the client to take an action that caused them loss.

For example, did the firm's failure to recommend the client remain in their DB scheme cause the client to transfer?

Screen 4:

Causation links the firm's action to the client outcome.

This is an important step when considering whether the consumer has suffered a loss that requires redress. Redress is to be calculated separately.

Causation is a factual assessment.

Screen 5:

You should consider whether, on the balance of probabilities, the firm's non-compliant conduct caused the client to take an action that caused them loss.

Screen 6:

Further information and examples to help you to carry out the causation test is found from page 153 of the instructions.

Screen 7:

FCA

Financial Conduct Authority