

Minutes of the meeting of the Communications Consumer Panel (CCP) and Advisory Committee for Older and Disabled People (ACOD)

13 November 2025, 10:30 - 15:35

Meeting held in hybrid format via Microsoft Teams

Present

CCP/ACOD (The Panel)

Helen Froud (Chair)

Rachel Burr (Member for Wales) (in attendance for items 6 to 11)

Judith Clifton

Lenna Cumberbatch (in attendance for items 1 to 9)

Grant Davis

Michelle Goddard

Robert Hammond (Member for England)

Rhian Johns

Carrie Matchett (Member for Northern Ireland)

David Warburton-Broadhurst

Michael Wardlow

Apologies

none

In attendance for the duration of the meeting

The Panel's Executive Team

UK Regulators Network's 'Next Generation Non-Executive Directors' scheme member ('Next Gen NED')

Representatives from Cifas (item 8)

Item
1. Welcome and introduction 1.1 The Chair welcomed Panel Members and attendees to the meeting.
2. Declarations of Members' interests 2.1 Helen Froud confirmed her tenure as Honorary Senior Lecturer at the University of

Stirling will expire on 1 December 2025.

2.2 David Warburton-Broadhurst declared that a Public Service Broadcaster had used his home as a location to film a children's entertainment programme.

2.3 In reference to item 8 (Cifas - JustMe Introduction), Michelle Goddard re-iterated her role as Data Protection Officer for the Financial Ombudsman Services.

2.4 Lenna Cumberbatch re-emphasised her role as Chair for Galop, the LGBTQ+ anti-abuse charity for the purposes of item 9 (Two years of the Online Safety Act: Where are we now?).

3. Minutes of the meeting on 16 October 2025 and matters arising

3.1 The minutes of the meeting of 16 October 2025 were **APPROVED** as a true and accurate reflection of the meeting.

3.2 The Panel highlighted the need for Ofcom, industry, and platforms to stay ahead of technological advances and malicious actors to protect children and adults. The Panel discussed potential harm caused by unguarded use of the Internet of Things; the example raised was about in-car software subjecting children to inappropriate content.

4. Chair's Update

4.1 The Chair and Panel Members discussed the Panel's recent activity and stakeholder engagement across the UK since the last meeting held on 16 October.

4.2 The Panel looks to respond to the Ofcom Call for Input: Review of Postal regulation - pricing and affordability by 5 December and the Ofcom Consultation: Combatting mobile messaging scams by 28 January 2026.

5. Consumer Policy update

5.1 The Panel received an update from Ofcom's consumer policy team on its key consumer policy areas.

5.2 The Panel highlighted that requiring consumers to haggle for affordable prices is inherently unfair, as it favours individuals who are confident and informed. This practice places an undue mental burden on consumers already more susceptible to exclusion, particularly for those with mental health conditions, physical disabilities, in debt, people who are digitally excluded or less fluent in English, making affordable communications services harder to access.

5.3 The Panel continues to raise concerns about fairness, noting that although Communications Providers (CPs) have signed up to Ofcom's Fairness Commitments, accountability appears lacking which has further disadvantaged certain groups since the increase of recent prices. The Panel queried whether Ofcom had 'teeth'

(regulatory powers) to tackle the lack of fairness in this sector and requested involvement in any future reviews of Ofcom's rules and powers.

- 5.4 The Panel asked Ofcom to review CP-led language to ensure consumers understand what information CPs need, so that they can give sufficient detail about their additional requirements accurately and securely and update details as circumstances change—so that no one is left behind or disadvantaged.
- 5.5 Panel Members look forward to viewing Ofcom's Affordability Tracker once published.
- 5.6 The Panel queried CPs' adherence to Ofcom's requirements around the provision of End of Contract Notices to confirm both the renewal price and the 'best price' when contacting consumers coming to the end of their contract, arguing that consumers who were not able to or prepare to contact their provider for a better deal remained disadvantaged.
- 5.7 Panel Members also requested clarity around the protection of consumers who fall out of contract.
- 5.8 The Panel asked whether any current or planned research examines consumers' experiences of migrating to VoIP from an independent perspective, as reliance on provider led data may skew results.
- 5.9 Panel Members requested an update on Ofcom's latest round of meetings with CPs around migration to VOIP.
- 5.10 The Panel remains deeply concerned about telecare users during the VoIP migration, as well as other consumers reliant on their landline, stressing that no one should be left without a working service.
- 5.11 Panel Members expressed concern over the 2G/3G switch-off, noting that some services will stop functioning creating commercial challenges and affecting not only telecare users but many households. They urged Ofcom to maintain oversight to ensure consumers are not disadvantaged.
- 5.12 The Panel requested detailed information on the 2G/3G switch-off pilots currently underway in Scotland.

6. Panel Strategy Discussion on Migration to VoIP

- 6.1 The Panel discussed short, medium, and long-term plans for providing valuable insights—supported by stakeholders—to policymakers, government, and industry on the migration to VoIP, with a strong focus on consumer protection and ensuring fair, affordable, and reliable services for all.

7. Ofcom Plan of Work 2026/27

- 7.1 The Panel received an overview from Ofcom on their forthcoming work programme and to seek early input and guidance from the Panel on areas of work for the 2026/27 plan.
- 7.2 The Panel noted the diminishing distinction between online and offline experiences and requested Ofcom ensure robust safety standards are embedded in product

development to prevent harms - such as AI giving dangerous advice - as getting the fundamentals of safety and trust right is essential.

7.3 Panel Members urged Ofcom to give greater prominence to fairness, inclusivity, and affordability within the Plan of Work. The Panel advised that these principles should not be diluted within categories or simply called out in labelling of workstreams; they need to be clearly defined and transparently measured and enforced.

7.4 Additionally, Panel Members encouraged Ofcom to use its regulatory levers to monitor and hold providers accountable.

7.5 The Panel highlighted that Ofcom should clarify what constitutes 'digital deprivation' and strengthen engagement between the Department for Work and Pensions (DWP) and CPs on social tariffs. Information on tariffs and best-price options must be highly visible, and consumers should not bear the burden of disclosing financial hardship or have to cope with the mental load of trying to haggle for a best price.

7.6 Panel Members suggested CPs should adopt clear, customer-friendly language and deliver reliable communications services such as internet and postal services, which are supported by improved affordability, accessibility, and network quality.

7.7 In addition, the Panel urged Ofcom to ensure digital migrations do not disadvantage consumers or erode consumers' trust in their CP. Greater interoperability of technology (e.g., routers) would reduce hassle for consumers, support sustainability, and improve choice and value.

8. Cifas - JustMe Introduction

8.1 Representatives from Cifas provided an introduction to a new product to aid in the prevention and fight against identity fraud, which the Panel found interesting and thought-provoking.

9. Two years of the Online Safety Act: Where are we now?

9.1 The Panel received an update from Ofcom summarising its achievements to date and outlining future regulatory plans under the Online Safety Act, which came into effect on 23 October 2023.

10. Panel Nations visit

10.1 The Panel discussed arrangements for future meetings to be held across the UK.

11. Any Other Business

11.1 The Chair introduced a suggestion to undertake an internal Board effectiveness exercise in 2026, to be repeated annually.