Communications Consumer Panel

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

18 June 2026, 10:30 – 15:35

Meeting held in hybrid format via Microsoft Teams

Present

CCP/ACOD (The Panel)
Michael Wardlow – Acting Chair for the meeting
Rachel Burr (Member for Wales)
Judith Clifton
Lenna Cumberbatch
Michelle Goddard
Robert Hammond (Member for England)
Rhian Johns
Carrie Matchett (Member for Northern Ireland) – items 1-7
Sarah O'Neill (Member for Scotland)
David Warburton-Broadhurst

Apologies
Helen Froud (Chair)
Grant Davis

In attendance for the duration of the meeting
The Panel's Executive Team
Will Harding (Ofcom Board Member, attending as an observer)
UK Regulators Network's 'Next Generation Non-Executive Directors' scheme member ('Next Gen NED') - items 1-7

Item
Welcome and introduction 1.1 In the absence of the Panel Chair, for compassionate reasons, the Panel had agreed before the meeting that Panel Member, Michael Wardlow, would chair the meeting. Michael Wardlow welcomed attendees to the meeting. 1.2 A proposal was made for Panel Member, Lenna Cumberbatch to chair the July 2026 meeting if the Panel Chair remained absent and this was accepted pending any comments to the Executive Team.

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2. Declarations of Members' interests

2.1 Rhian Johns declared she had been invited to be a trustee of the Highlands Deben Care Home, in Woodbridge, Suffolk.

2.2 Lenna Cumberbatch declared her engagement in a PhD at Cranfield University, which is owned by Kings College London (KCL), for transparency in case the Panel commissioned any work from KCL's AI Institute.

3. Minutes of the meeting on 14 May 2026 and matters arising

3.1 The minutes of the meeting of **14 May 2026** were **APPROVED** as a true and accurate reflection of the meeting.

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 14 May.

4.2 Panel Members received an oral update from the Ofcom Board Member on matters of mutual interest.

4.3 A Panel Member provided an update on their research into work being undertaken by UK academics on the themes of AI and consumer vulnerability.

4.4 The timelines of the Panel's Effectiveness Review were discussed and agreed.

5. Panel Deep Dive on Consumer Supervision (Policy)

5.1 Panel Members discussed how the Panel could most effectively influence the work of Ofcom's Consumer Supervision (Policy) team, particularly through stronger collaboration and a focus on the Panel's key workplan areas.

5.2 The Panel queried the meaningfulness of the variation in vulnerability policies across different sectors and organisations. Members discussed the possibility of establishing a subgroup to explore and develop a working definition of vulnerability.

5.3 Panel Members were interested in developing a better understanding of communications sector complaints as part of the overall consumer voice.

6. Consumer Supervision (Policy)

6.1 Panel Members discussed the areas of work covered within Ofcom's Consumer Supervision (Policy) work and considered the extent to which Ofcom's priorities align with those of the Panel, whether any gaps could be identified, and considered looking at other non-consumer policy projects.

6.2 .The Panel expressed a strong interest in maintaining close collaboration with Ofcom on Consumer Supervision matters and requested that updates continue on a quarterly basis, rather than every six months, to enable Members to identify and raise emerging areas of concern.

6.3 The Panel discussed concerns regarding the definition of vulnerability and how Ofcom identifies areas requiring further investigation, plus queried whether a consistent definition of vulnerability is applied across Ofcom's work and noted that the current definitions such as the one used in Treating Vulnerable Customers Fairly Guide, and the General Conditions, may benefit from review to ensure it remains relevant and reflective of evolving consumer needs and experiences. Ofcom's response suggested they keep these documents under review. A Member suggested the Panel consider creating a Panel definition of vulnerability.

6.4 Members also discussed Ofcom's Fairness Commitments, questioning whether vulnerable consumers consistently receive the support and outcomes they need. The Panel noted that there may be a risk of vulnerability being viewed primarily through the lens of debt, potentially overlooking other forms of consumer need, and emphasised the importance of seeking direct consumer feedback to better understand whether vulnerable consumers are receiving appropriate support and to identify any gaps in current approaches.

6.5 Panel Members questioned whether there is a need for broader education and awareness among both Communications Providers (CPs) and consumers regarding the switching of products and services. Members noted that when consumers are asked whether they are vulnerable, they may not fully understand the purpose of the question or what constitutes vulnerability.

6.6 The Panel expressed concerns about the potential for artificial intelligence (AI) to further contribute to consumer vulnerability, particularly where inaccurate information or "hallucinations" generated by AI systems could lead consumers to make uninformed decisions.

6.7 Following a review of recent data on the number of landlines yet to migrate from the Public Switched Telephone Network (PSTN) to Voice over Internet Protocol (VoIP), Panel Members queried whether the customers who have not yet migrated should be regarded as a vulnerable cohort, given indications that they may be among the hardest consumers to reach and support during the migration programme.

6.8 The Panel advised that it is developing an information paper covering a number of areas of concern, including satellite-to-smartphone connectivity, low Earth orbit satellites, and the PSTN switch-off. Members noted that the paper will be shared with Ofcom once completed.

7. Scams update – Telecoms-enabled fraud

7.1 The Panel received an update on combatting scam mobile messages and the spoofing of UK mobile numbers from abroad.

7.2 Panel Members raised concerns about the way in which scammers exploit consumers' fears and the potential harm caused to those who fall victim to fraudulent links and communications and questioned whether Ofcom holds data on the number and frequency of scam calls received by consumers and whether these are commonly received in batches.

7.3 The Panel discussed the issue of individuals being exploited through modern slavery within organised scam operations and queried Ofcom's policy objectives in relation to reducing mobile phone scams and sought to understand the level of confidence in achieving the intended outcomes and reducing consumer harm.

7.4 Panel Members queried the process by which calls are marked as withheld and raised concerns that legitimate organisations, including hospitals, may withhold their caller identification when contacting patients. Members noted that this can contribute to consumer mistrust, particularly where mobile devices or network services flag such calls as potential scam calls. The Panel highlighted the need for greater consumer education and awareness, noting that concerns about scam calls may inadvertently discourage individuals from answering legitimate calls from trusted organisations.

7.5 The Panel questioned whether any caller identification data is transmitted before a call is connected, and whether this could assist in verifying the source of a call and improving consumer confidence in answering incoming calls.

7.6 Members queried whether Ofcom has undertaken any assessment of the volume of legitimate calls that successfully reach end users and whether any data is available on calls that may be blocked, filtered or otherwise not received.

7.7 The Panel expressed concern about the potential for an increase in scam activity within messaging and calling applications, such as WhatsApp. Members queried whether Ofcom has assessed the extent of these harms and considered the potential impact on consumers.

. Panel Deep Dive: Ofcom Online Safety Research: Strategy and Ways of Working

8.1 Panel Members expressed concern that, whilst adults can make informed choices about the content they view in traditional media settings, online algorithms may reduce consumer control by promoting or recommending content without an active choice being made by the user.

8.2 The Panel raised concerns that developments in the online environment are occurring at a pace that may outstrip efforts to ensure user safety. Members discussed whether greater emphasis should be placed on media literacy and consumer awareness, noting that relatively few users appear to make use of available content and safety settings. The Panel queried whether further measures may be required to help users exercise greater control over their online experiences

8.3 Panel Members discussed the exposure of adults to potentially harmful online content and highlighted the importance of providing users with effective tools to control or limit the content they are shown. Members emphasised that adults should retain the ability to make informed choices about the content they view, rather than having content promoted to them through algorithmic recommendations. The importance of maintaining the visability of LGBTQ+ content online was also discussed.

8.4 Panel Members queried how an individual's right to be forgotten under data protection legislation applies in practice to online and social media platforms, and whether consumers have sufficient awareness of, and ability to exercise, these rights.

8.5 The Panel expressed concern regarding reporting mechanisms on social media platforms, noting that users may be able to report images but not always associated posts or content. Members suggested that clearer and more robust reporting processes and platform guidelines may be required to better protect users from harmful content.

9. Ofcom Online Safety Research: Strategy and Ways of Working

9.1 The Panel received an overview from Ofcom on research that supports Additional Duties for Categorised Services and Fraudulent Advertising codes and discussed ways to collaborate further within Ofcom's Online Safety work.

9.2 Panel Members discussed the definition of an "adult" within online safety frameworks, questioning whether this was recorded as 16+, 18+, or 21 years of age. Members noted that support arrangements vary across the UK, with some youth services in Northern Ireland continuing to support individuals aged 18–21. This prompted discussion about how online safety protections address vulnerable adults and whether additional safeguards may be needed for young adults who continue to face heightened risks online

9.3 The Panel raised concerns about the increasing prevalence of violent and harmful content online and the difficulty some users experience in managing what they are exposed to. Members felt that users should have greater control over the content they see, with clearer and more accessible settings that enable them to turn specific categories of harmful content on or off. There was also discussion about the need to improve awareness of existing controls and to ensure that adults retain the choice to access content where relevant, while being able to manage their online experience more easily.

9.4 Panel Members requested greater visibility of the demographic data underpinning research relating to racialised communities and LGBTQ+ users. Members expressed an interest in understanding how different groups are affected by online harms and whether current evidence adequately reflects their experiences. Concerns were also raised about the potential over-policing or disproportionate moderation of content and activity associated with racialised groups and LGBTQ+ communities.

9.5 The Panel discussed the "Right to be Forgotten" under GDPR and considered whether existing approaches adequately address the role of algorithms and recommendation systems. Members questioned whether users should have the option not only to delete personal content, but also to remove its influence on algorithms, enabling recommendation systems and user profiles to be effectively reset. This led to wider discussion about transparency and user control over personalised content systems.

9.6 Members highlighted concerns that some groups of adults may be underserved by existing online safety and media literacy initiatives. The Panel discussed whether current provisions are reaching those who are most vulnerable and stressed the importance of ensuring that media literacy programmes are accessible, inclusive and responsive to the needs of a broad range of adult users.

9.7 The Panel expressed concern about the increasing prevalence of fraudulent advertising online, particularly in relation to games, apps and digital services that may appear legitimate to consumers. Members highlighted the financial harm that can result from scams, fraud and phishing, as well as the negative impact these experiences can have on users' wellbeing. The growing sophistication of fraudulent advertising was identified as an area of particular concern.

9.8 Panel Members sought greater clarity on how the Fraudulent Advertising Code (FAC) fits within the wider ecosystem of fraud prevention and consumer protection.

Members were interested in understanding the extent of Ofcom's remit in relation to fraudulent advertising and if Ofcom collaborates with other regulators and enforcement bodies. There was a desire for clearer information on how responsibilities are shared across organisations in order to protect consumers from online fraud and scams.

10. Consumers and AI

10.1 The Panel received an overview from Ofcom on how customers can benefit from AI in telecoms markets including how AI is being used, how likely its being used and the role of regulation.

10.2 The Panel expressed significant concern about consumers being unable to access human support when dealing with communications providers. Members noted that customers are often passed between AI systems without resolving their issue, which can increase consumer detriment, particularly for vulnerable consumers and those with complex enquiries.

10.3 Panel Members discussed the growing use of AI agents to negotiate deals on behalf of consumers. Members questioned whether those who cannot access or use these tools may be disadvantaged, potentially creating new forms of digital exclusion.

10.4 The Panel raised questions about who is legally responsible when an AI system negotiates or agrees a communications contract on behalf of a consumer. Members felt there is a need for greater clarity around accountability and consumer protections.

10.5 Members noted the rapid growth of AI-powered shopping and recommendation services and questioned how transparent these systems are. Members were concerned that commercial incentives could influence recommendations in ways that may not always be in consumers' best interests.

10.6 The Panel queried whether Ofcom plans to commission research into the consumer implications of AI services and autonomous networks. Members highlighted the importance of understanding potential risks and harms should these systems fail or operate unexpectedly.

10.7 Panel Members expressed concern that some consumers feel compelled to alter their responses to AI chatbots in order to reach a human adviser or obtain a quote. Members felt this creates poor customer experiences and may lead some consumers to abandon the process altogether.

10.8 The Panel sought clarity on Ofcom's next steps and requested opportunities to provide input before any significant public announcements, research publications or policy proposals are launched. Members emphasised the value of early consumer engagement in policy development.

11. Any Other Business

11.1 Members reflected positively on their visit to Northern Ireland on 14 May 2026, describing it as a valuable opportunity to gain perspectives from outside London. The visit highlighted how experiences, priorities and approaches can vary across the UK nations, providing important insights that may not always be visible through a London-centric lens. Members particularly welcomed the opportunity to engage with a range of stakeholders and learn how different organisations are working collaboratively to address shared challenges and develop solutions.

11.2 Panel Members will arrange a meeting to discuss research topics for 2026/2027.