10 DOWNING STREET
LONDON SW1A 2AA

THE PRIME MINISTER

7 March 2022

Dear Stephen,

Thank you for your letters of 21 July and 9 November 2021 about including anti-fraud measures in the Government's Online Safety Bill. As you may know, your first letter went to an incorrect email address, so I was regrettably unable to reply.

The Government wants to maximise the benefits of digital technologies while minimising the risks. This includes improving online safety, supporting dynamic and competitive digital markets, promoting our democratic values, and protecting data and quality journalistic content.

The upcoming Online Safety Bill aims to build public trust in digital services, support innovation and drive digital and economic growth. The Bill also responds to the specific issues arising from shared online user-generated content, such as fraud. Online fraud is illegal, and measures are already in place to tackle it, while the Fraud Act 2006 covers literal acts of fraudulent behaviour, regardless of how fraudsters contact their victims. The Government recognises the serious risks posed by online scams, and is working with law enforcement partners and the private sector to keep the public safe and bring the fraudsters to justice.

With regard to your first point about tackling fraudulent advertisements, our Online Advertising Programme will address harms caused within the online advertising ecosystem, including online fraud. It will also examine the role of online platforms and explore the extent to which additional regulations could help tackle fraud in advertising. A consultation will be launched shortly.

I can assure you that in developing the Online Safety Bill, we have fully engaged many stakeholders, including the Financial Conduct Authority (FCA). The Bill will require companies to tackle fraud whenever it occurs, be it through user-generated content or via search results. Social media platforms and dating apps both come under this regulation, so providers will have to understand the risk of fraud occurring via their service and put in place proportionate mitigation measures. HM Treasury colleagues are also supporting the FCA's work to ensure online platforms comply with UK financial promotion rules, and welcome further engagement with the FCA in this area.

The Bill's regulatory framework will target specific types of fraud commonly carried out via user-generated content, such as romance scams, which are estimated to cost over £60 million a year and cause significant psychological harm to their victims. We have noted the Joint Committee's recommendations concerning fraudulent advertising, and will carefully consider these ahead of the Bill's introduction.

Thank you once again for writing to me on this important issue, and I am sorry for the delayed response. The Government remains deeply concerned about the impact of fraudulent advertising and we are determined to tackle it head-on.

Yours ever

Boris

The Right Honourable Stephen Timms MP
The Right Honourable Mel Stride MP

Treasury Committee
Work and Pensions Committee

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From the Chairs

9 November 2021

Dear Prime Minister

Online Safety Bill

We wrote to you on 21 July 2021 about the Online Safety Bill. We have yet to receive an acknowledgement or response to that letter. You have since told the House that the Bill will be presented before the end of this year. We would therefore ask for a reply to our letter as a matter of some urgency.

The questions we asked in our letter were:

1. Could you set out the reasons why the Government's policy so far has been to legislate against user-generated fraud but not fraud committed through paid-for advertisements?

2. What discussions has the Government had with the FCA about its concerns and about the drafting of the Online Safety Bill? What is the Government's response to the FCA's concerns that it does not have the enforcement powers it needs?
3. Can you explain how the draft legislation is intended to tackle a wide range of fraud, including financial fraud on social media and dating apps?

In line with our usual practice our Committees would expect to publish this letter and your response.

Yours sincerely,

Stephen Timms

Mel Stride

Rt Hon Stephen Timms MP
Chair, Work and Pensions Committee

Rt Hon Mel Stride MP
Chair, Treasury Committee