

Written evidence submitted by MoneySavingExpert (OSB0113)

MoneySavingExpert welcomes the opportunity to submit evidence at the pre-legislative scrutiny stage of this draft Bill.

The Government's intention for the Online Safety Bill is to seek to bring about substantial changes to the way online safety is managed in the UK. In this response, we focus on one area, where we see that the Bill is currently completely lacking: protection from harmful advertising online.

The UK is facing an epidemic of scam adverts. Every day, criminals are scamming innocent people out of life-changing amounts of money or risking their physical health (not to mention their mental health) by selling fake health 'cures', weight-loss products and more.

Some of the most common types of advertising scams use well-known, trusted names and faces to give an advert false legitimacy. Names such as those of Martin Lewis – but also many other very well-known people in the public eye – are constantly used to persuade victims to part with their life savings, sometimes hundreds of thousands of pounds.

Current advertising rules were set up to police the likes of soap manufacturers making false cleanliness claims on TV, radio or in a newspaper. They are completely unsuitable for the sophisticated digital organised crime (which can be based anywhere in the world) that is harming and ruining lives today.

The need to tackle online advertising scams is crystal clear. The Online Safety Bill represents a rare opportunity to legislate against them, and this Bill is the right vehicle to do so.

The Bill does include one important addition that we welcome, which is to include *user-generated* scams, such as romance scams, within its scope. While this is positive, millions of consumers will still be at risk of being shown, and tricked by, harmful content that has been paid for. Ludicrously, this means that the same piece of content might be against the law if it is posted by an internet user, but slip through the net if it is paid for.

The Government has said it wants to tackle scam adverts through its online advertising programme, which still appears to be in its infancy. This would then need to go through a separate legislative, regulatory or other implementation process, presumably facing strong lobbying from the advertising industry at that stage. While this process goes on, huge swathes of consumers will still be at risk, and inevitably many will fall victim to further scams. There is also a risk that this more complicated way of tackling online harms will lead to complex and muddled regulations, and far worse consumer outcomes than an Online Safety Bill with a comprehensive approach to online fraud.

MoneySavingExpert is part of a united coalition – whose members will also be contacting this Committee – that is calling for scam adverts to be inserted into the Online Safety Bill at the earliest opportunity. We request that you join us and strongly recommend to the Government that scam adverts are included in the scope of the Bill.

This is a view that is also backed by the FCA, Bank of England, City of London Police, Work and Pensions Committee and Treasury Committee, who have all commented that the scope of the Online Safety Bill should be expanded to include fraud carried out via online advertising.

We worry that if the opportunity to legislate is not taken now, it will be likely be several years before another opportunity to do so arises. This would inevitably result in unnecessary, tragic, but preventable harms taking place, with devastating consequences for people's lives.

About Martin Lewis: Martin Lewis OBE, Money Saving Expert, is the journalist and consumer campaigner who created [MoneySavingExpert.com](https://www.moneysavingexpert.com) and is now the site's Executive Chair. Martin also founded and chairs the Money and Mental Health Policy Institute charity.

He's regularly been named the UK's most-googled man, Citizens Advice's Consumer Champion of the Year, and has spearheaded major financial justice campaigns including bank charges reclaiming (over seven million template letters downloaded), PPI reclaiming (over six million), successfully taking on Facebook to reduce the number of scam ads, and ran a successful large-scale campaign to get financial education in schools – including personally funding over 300,000 textbooks. In 2020, he also set up the Coronavirus Poverty Fund, funding over £3m to 400+ UK charities. He has his own weekly award-winning prime-time ITV programme, *The Martin Lewis Money Show LIVE*, as well as a range of other regular media slots.

About [MoneySavingExpert.com](https://www.moneysavingexpert.com): [MoneySavingExpert.com](https://www.moneysavingexpert.com) is dedicated to cutting consumers' bills and fighting their corner. The free-to-use consumer finance help resource aims to show people how to save money on anything and everything, and campaigns for financial justice. It was set up in 2003 for just £100, and its free-to-use, ethical stance quickly made it the UK's biggest independent money website, according to internet ranking site Alexa.com, and the number one 'Business and Finance – Business Information' site, according to Hitwise. It has more than 7.5 million people opted-in to receive the weekly MSE's Money Tips email, and more than 16 million unique monthly site users who visit more than 28 million times a month, including the MSE Forum, which has more than two million registered users. In September 2012, it joined the [MoneySupermarket.com](https://www.moneysupermarket.com) Group PLC.

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