

Fraudulent Advertising Codes Consultation

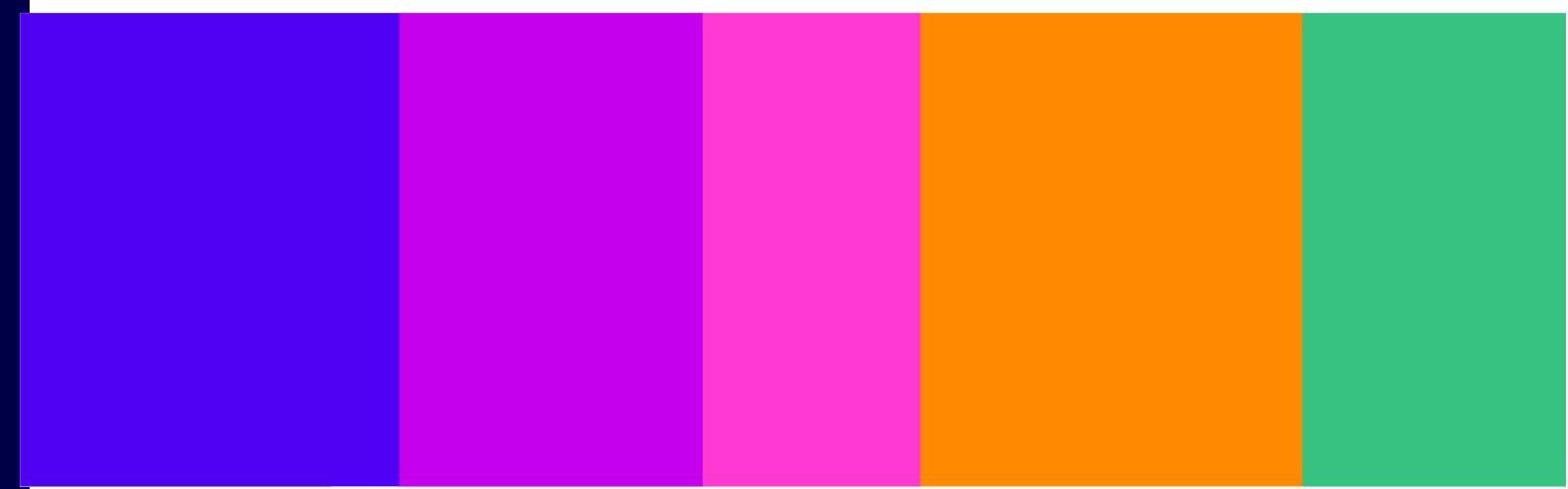
Volume 4: Moderation

Consultation

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1. Moderation (Volume 4) – Introduction

- 1.1 In this volume, we explain our proposals around moderation, reporting, complaints and appeals. Though it is crucial that services are designed in a way that reduces harms to users, it is not possible to entirely prevent fraudulent advertising through these mitigations alone. Therefore, it is important for service providers to have effective moderation and reporting tools that can help to identify fraudulent advertisements, so that they can be taken down quickly.
- 1.2 We recognise that reporting, complaints and appeals processes can be complex. We have therefore developed accessible materials to support readers in understanding these processes and the circumstances in which they apply.¹
- 1.3 This volume is structured as follows:
- **Section 2, ‘Advertising moderation’** explains our proposals for how providers should set up systems and processes designed to quickly and effectively identify and remove fraudulent advertisements.
 - **Section 3, ‘Terms of service and publicly available statements’** explains our proposals on how providers should set out and present provisions in their terms of service in relation to information on the use of proactive technology to meet the fraudulent advertising duties.
 - **Section 4, ‘Advertising complaints’** explains our proposals for the systems and processes that enable the submission of advertising complaints (including advertising appeals) and the internal workflows that handle them. This section also includes our proposals for dedicated reporting channels which are specialised routes used by expert organisations, acting as trusted flaggers, to report fraudulent advertisements.
 - **Section 5, ‘Ad libraries’** explains our proposals for the use of effective ad libraries, built with certain principles, functionalities and information categories, to support users and experts to quickly identify and report suspected fraudulent advertising.

¹ [Summary of reports, complaints and appeals.](#)

2. Advertising moderation

What is this section about?

Advertising moderation is the process by which service providers review a paid-for advertisement, and where relevant, take appropriate moderation action in relation to it. Service providers use advertising moderation to enforce their rules on which types of paid-for advertisements are permitted on their service. Advertising moderation can be carried out by humans, via automated technology or using a combination of the two.

In this section we set out our proposed advertising moderation measures and why we are proposing to recommend them.

Our proposals

Number in our Codes	Proposed measure applicable to providers of Category 1 services
FAU C1	Providers should have systems and processes designed to review and assess paid-for advertisements the provider has reason to suspect may be fraudulent.
FAU C2	Providers should have systems and processes designed to swiftly take down fraudulent advertisements (or fraudulent advertising proxy) which may be encountered by means of the service and of which they are aware.
FAU C3	Providers should set and record internal advertising policies .
FAU C4	Providers should set and record performance targets for their advertising moderation function.
FAU C5	Providers should prepare and apply a policy in respect of the prioritisation of suspected fraudulent advertisements for review .
FAU C6	Providers should resource their advertising moderation function , to give effect to measures FAU C3 and FAU C4.
FAU C7	Providers should ensure individuals working in advertising moderation receive training and materials that enable them to fulfil their role in moderating paid-for advertisements, including in relation to measures FAU C1, FAU C2 and FAU C3.
Number in our Codes	Proposed measure applicable to providers of Category 2A services
FAS C1	Providers should have systems and processes designed to review and assess advertisements the provider has reason to suspect may be fraudulent.
FAS C2	Providers should have systems and processes designed to swiftly ensure that individuals are no longer able to encounter fraudulent advertisements (or fraudulent advertising proxy) in or via search results of the service and of which they are aware.
FAS C3	Providers should set and record internal advertising policies .
FAS C4	Providers should set and record performance targets for their advertising moderation function.
FAS C5	Providers should prepare and apply a policy in respect of the prioritisation of suspected fraudulent advertisements for review .

FAS C6	Providers should resource their advertising moderation function , to give effect to measures FAS C3 and FAS C4.
FAS C7	Providers should ensure individuals working in advertising moderation receive training and materials that enable them to fulfil their role in moderating paid-for advertisements, including in relation to measures FAS C1, FAS C2 and FAS C3.

Why are we proposing this?

We provisionally consider that having an effective advertising moderation function is essential for service providers to be able to identify and take swift action in response to fraudulent advertisements on their service, and therefore, comply with their duties under the Act to protect individuals in the UK from such content. We set out under each measure the detailed rationale for why we provisionally consider our proposed measures together make up effective advertising moderation systems and processes.

Consultation question

- Do you agree with our proposals? Please confirm which proposed measure your views relate to and provide any arguments and supporting evidence.

Introduction

- 2.1 We explained in our December 2024 Statement on Protecting People from Illegal Harms Online that content moderation is when a service provider reviews content to decide whether it is permitted on its service and takes appropriate action to handle it.² We are adapting this terminology to the advertising context, and so we refer in this section to ‘advertising moderation’, which is when a service provider reviews a paid-for advertisement to decide whether it is permitted on its service (or, for Category 2A services, permitted to be encountered in or via search results) and takes appropriate action to handle it.
- 2.2 Like content moderation, advertising moderation systems and processes differ from service to service and can be carried out by humans, automated tools or a combination of the two. Service providers typically use a combination of techniques to moderate advertisements.³
- 2.3 The proposed measures within this section seek to ensure that service providers make appropriate decisions about suspected fraudulent advertisements and take appropriate action to protect users from fraudulent advertisements once they are identified.
- 2.4 Under sections 38 and 39 of the Online Safety Act 2023 (the Act), providers of Category 1 and 2A services have duties to protect individuals from fraudulent advertisements that are able to be encountered by means of the service or in or via search results of the service.⁴

² Ofcom, 2024. December 2024 Statement, [Volume 2: Service Design and User Choice](#), pp.5 and 6.

³ Ofcom, 2024. December 2024 Statement, Volume 2, p.6; Ofcom and Integrity Institute, 2026. [Fraudulent advertising and account integrity: Expert insights on best practice](#).

⁴ Under section 38(1) of the Act providers of Category 1 services must operate the service using proportionate systems and processes designed to: (a) prevent individuals from encountering content consisting of fraudulent advertisements by means of the service; (b) minimise the length of time for which any such content is present; (c) where the provider is alerted by a person to the presence of such content, or becomes aware of it in any other way, swiftly take down such content. Under section 39(1) providers of Category 2A services must operate the service using proportionate systems and processes designed to: (a) prevent individuals from encountering content consisting of fraudulent advertisements in or via search results of the service; (b) minimise the length of time for which any such content is able to be encountered; (c) where the provider is

We provisionally consider that effective advertising moderation systems and processes are a crucial element to securing the outcomes of these duties and protecting users from the harms associated with content consisting of fraudulent advertisements (which we refer to as ‘fraudulent advertisements’ in the rest of this section).

- 2.5 We are proposing seven measures for providers of Category 1 and Category 2A services. We provide our detailed reasoning for why we think these measures will make effective advertising moderation systems and processes under each measure.
- 2.6 As part of our proposed governance measure on annual review,⁵ we propose to recommend that the effectiveness of these systems and processes is reviewed annually.
- 2.7 We address each of the proposed advertising moderation measures in turn in this section. We set out our explanation of the measures, their benefits and effectiveness, the impacts and costs on service providers, rights assessments, and our provisional conclusions.
- 2.8 We acknowledge that a Category 1 or Category 2A service may be serving paid-for advertisements to its users through different advertising pathways. Where relevant, the proposed intermediaries measure would apply. The proposed intermediaries measure recommends that a provider should use all reasonable endeavours to implement a version of any measures it has been unable to apply. For more information, see Volume 2, Section 2, ‘Advertising intermediaries’.

Review, assess and remove fraudulent advertisements

Explanation of the measure

- 2.9 The proposed measures recommend that service providers should have in place systems and processes designed to review and assess paid-for advertisements the provider has reason to suspect may be fraudulent advertisements (or fraudulent advertising proxy⁶) and to:
- for Category 1 service providers: swiftly take down identified fraudulent advertisements (or fraudulent advertising proxy) which may be encountered by means of the service and of which they are aware; and
 - for Category 2A service providers: swiftly ensure that individuals are no longer able to encounter identified fraudulent advertisements (or fraudulent advertising proxy) in or via search results of the service and of which they are aware.⁷

alerted by a person to the presence of such content, or becomes aware of it in any other way, swiftly ensure that individuals are no longer able to encounter such content in or via search results of the service.

⁵ See Volume 2, Section 4, ‘Governance and accountability’ for more detail on this proposed measure.

⁶ See paragraph 2.11 for our explanation of fraudulent advertising proxy.

⁷ We are proposing two measures recommending that Category 2A service providers should review, assess and remove fraudulent advertisements. The equivalent recommendation in our Illegal content Codes of Practice for search services – relating to reviewing, assessing and taking appropriate moderation action in relation to illegal search content – was structured as one measure. We consider that this change is consistent with the requirements of the fraudulent advertising duties and ensures enhanced consistency between Category 1 and 2A service providers in the proposed draft Fraudulent Advertising Codes. We set out more information on our approach to designing draft Codes for Category 1 (user-to-user) and Category 2A (search services) in Volume 1, Section 5, ‘Approach to codes’.

Review and assess

- 2.10 We propose that, when a service provider has reason to suspect that a paid-for advertisement may be a fraudulent advertisement, the provider should review the advertisement and either:
- make a fraudulent advertisement judgement in relation to the advertisement (by reference to the draft guidance on fraudulent advertising judgements⁸);⁹ or
 - assess the advertisement against its own categories of prohibited advertisements (set out in its terms of service or publicly available statement, advertising contracts,¹⁰ or a combination of these when read together). The provider may do this where it is satisfied that the fraudulent advertisements that it has reason to suspect exist are prohibited by these policies or contracts.
- 2.11 Where a provider assesses an advertisement that it suspects to be fraudulent against its own categories of prohibited advertisements (rather than making a fraudulent advertisement judgement per the draft guidance on fraudulent advertising judgements), this would be a judgement of ‘fraudulent advertising proxy’.¹¹
- 2.12 In the remainder of this section, we refer to fraudulent advertisement proxies together with fraudulent advertisements when we say ‘fraudulent advertisement(s)’ for the sake of brevity, unless otherwise indicated.
- 2.13 We provisionally consider that service providers have reason to suspect an advertisement may be fraudulent when they are alerted to it via any means used on the service, such as through user complaints and reports, automated technology and trusted flaggers. We provisionally consider that providers should not rely solely on user reports to alert them to suspected fraudulent advertisements.
- 2.14 Many Category 1 and 2A services carry a high volume of paid-for advertisements. To detect and moderate fraudulent advertisements quickly and effectively at scale, providers are likely to rely on proactive technology. Users often find it difficult to recognise fraudulent

⁸ See Annex 11, 'Draft annex to the ICJG - Guidance on fraudulent advertising judgements'.

⁹ This judgement includes considering all relevant information that is reasonably available to a provider (in accordance with section 192 of the Act), which for Category 1 service providers may in some circumstances include the content of an advertisement’s landing page. See Volume 1, Section 2, ‘Introduction’ for further information on the meaning of paid-for advertisements and landing pages, including for Category 2A services how a paid-for advertisement includes the landing page when within one click of a paid-for search result. See Annex 9: Guidance on making fraudulent advertising judgements for proposed guidance on how information about the destination of an advert and use of URL-scanning technology may be relevant and reasonably available information for making judgements about advertisements.

¹⁰ Advertising contracts are the contracts the provider has in place with other parties regarding the placement of paid-for advertisements on the service. Section 236 of the Act provides that an advertisement will be a ‘paid-for advertisement’ if (among other things) “the placement of the advertisement is determined by systems or processes that are agreed between the parties entering into the contract relating to the advertisement”, and so such a contract will necessarily exist. A contractual arrangement may be created in a variety of ways, including through the acceptance of terms of service or equivalent provisions. The provider may only consider an advertisement prohibited where all of the provider’s advertising contracts contain similar prohibitions in relation to fraudulent advertisements.

¹¹ Providers have flexibility to decide the scope of the proxy used (so long as it captures the fraudulent advertisements the provider has reason to suspect exist). However, we consider that providers are unlikely to use broad proxies which result in them treating advertisements in breach of provisions not related to fraudulent advertising as fraudulent advertising proxy, unless they have made a commercial decision to do so. This is because it would potentially lead to a greater number of advertisements requiring moderation than necessary to comply with these proposed measures, which providers have commercial incentives to avoid.

advertisements, meaning that user reporting alone is unlikely to be a sufficient tool for detecting fraud at scale. This view is supported by the fact that many large service providers already use proactive technology and that for many providers most of the fraudulent advertisements they remove are detected through automated means.¹²

- 2.15 We therefore intend to consult on a measure recommending that providers of Category 1 and 2A services use proactive technology to detect fraudulent advertisements. We will consult on the detail of this measure separately in autumn 2026. This is to enable us to ensure consistency in our policy on proactive technology in different areas. In June 2025 we published a consultation (the ‘June 2025 Consultation’) on a number of proposals to expand our Codes of Practice, including proposals related to the use of proactive technology to detect illegal user-generated content, including fraudulent content. We are currently analysing stakeholder feedback to that consultation and will publish a regulatory Statement setting out the decisions we have taken on the matters covered in the June 2025 consultation, including proactive technology, in autumn 2026. It makes sense to align the timing of our consultation on the use of proactive technology to detect fraudulent advertising with this statement.
- 2.16 There may be cases where service providers, by identifying a fraudulent advertisement, alert themselves to the presence of content regulated under the illegal content safety duties.¹³ This may be, for example, where a landing page from a paid-for advertisement can also be returned in response to a user query by a UK user as an organic search result. Where providers do identify this, they should take action in accordance with measure ICS C1.

Removing fraudulent advertisements

- 2.17 We propose to recommend that providers of Category 1 services should take down identified fraudulent advertisements, and that providers of Category 2A services should ensure UK users are no longer able to encounter identified fraudulent advertisements in or via search results.
- 2.18 For Category 1 service providers, taking down content is defined in the Act as: “any action that results in content being removed from a user-to-user service or being permanently hidden so users of the service cannot encounter it”.¹⁴ For Category 2A service providers, ensuring individuals are no longer able to encounter fraudulent advertisements would include taking any action that prevents identified fraudulent advertisements appearing in or via the search results of the service for UK users.¹⁵
- 2.19 We refer to these actions collectively as ‘removing fraudulent advertisements’ in this section for the sake of brevity, unless otherwise indicated.
- 2.20 We are not proposing to specify the systems and processes service providers should use to review, assess and remove fraudulent advertisements. This aligns with our approach taken

¹² We understand that proactive technology already detects a large proportion of fraudulent advertising on many large services. For example, [§<].

¹³ See Ofcom, 2026. [Illegal content duties under the Online Safety Act](#).

¹⁴ Section 236 of the Act.

¹⁵ The Act says that ‘in or via search results’ refers to encountering fraudulent advertisements in the search results of the service, or because of interacting with a paid-for advertisement in search results of the service (for example, by clicking on it). See Section 39(4)(a) of the Act. We explain the meaning of this further in Volume 1, Section 2, ‘Introduction’.

for the equivalent measures in the Illegal content Codes of Practice and Protection of Children Codes of Practice.¹⁶

- 2.21 We are also not proposing to provide detailed guidance on how quickly service providers should act on identified fraudulent advertisements. We expect providers will have systems and processes in place to remove paid-for advertisements they have assessed to be fraudulent as quickly as it is feasible for their service and the paid-for advertisement involved.¹⁷ This aligns with the approach taken for the equivalent measures in the Illegal content Codes and Protection of Children Codes.¹⁸

Benefits and effectiveness

- 2.22 We do not consider that service providers could meaningfully comply with their duties under sections 38(1)(c) and 39(1)(c) of the Act to remove identified fraudulent advertisements without having systems and processes to review suspected fraudulent advertisements and remove them where they have determined them to be fraudulent.
- 2.23 There is also clear evidence to suggest that fraudulent advertising is widely prevalent and that it can have a significant adverse impact on individuals in the UK (see Volume 1, Section 4, ‘Causes and impacts of fraudulent advertising’, where we have set out this evidence). Where service providers have systems and processes for reviewing suspected fraudulent advertisements and removing them where appropriate, fewer users will have the potential to encounter fraudulent advertisements than would be the case without these systems and processes, which will help to reduce the impact of fraudulent advertisements on individuals in the UK.
- 2.24 Many service providers already employ advertising moderation systems and processes to identify and remove fraudulent advertisements.¹⁹ Using these systems and processes on advertisements is therefore a well-established practice to detect policy violations and keep users safe on services.
- 2.25 We therefore provisionally consider that this measure would deliver significant benefits for protecting users from the harms associated with fraudulent advertising and would help a provider of a Category 1 or 2A service to comply with their fraudulent advertising duties.

¹⁶ See Volume 1, Section 5, ‘Approach to codes’.

¹⁷ We recommend that service providers set performance targets relating to timeliness and accuracy of decision-making in our proposed measure on performance targets, and we recommend that providers set policies relating to the prioritisation of suspected fraudulent advertisements for review in our proposed measure on prioritisation.

¹⁸ See Volume 1, Section 5, ‘Approach to codes’.

¹⁹ For example, Google, no date. [How automation is used in content moderation – Advertising Policies Help](#). [accessed 27 March 2026]; Google response to our formal information request issued 26 June 2025; LinkedIn response to our formal information request issued 26 June 2025; Meta, no date. [About ads in review](#). [accessed 27 March 2026]; Pinterest response to 2024 Call for Evidence: Third Phase of Online Safety Regulation, pp.13 and 14; Microsoft response to our formal information request issued 26 June 2025; Snap Inc. response to our formal information request issued 24 November 2025; TikTok response to our formal information request issued 26 June 2025; X response to our formal information request issued 26 June 2025; X response to 2024 Call for Evidence, p.3.

Impacts and costs on service providers

Direct costs

- 2.26 All service providers that are in scope of this proposed measure will also be in scope of the illegal content safety duties set out in sections 10 and 27 of the Act. As set out in our December 2024 Statement, we consider the measures on reviewing, assessing, and swiftly taking down illegal content (for user-to-user service providers) and taking appropriate action in relation to illegal content (for search service providers) together capture the minimum steps necessary for service providers to comply with this requirement from the Act.²⁰ Therefore, we expect that providers are already likely to have systems and processes in place to moderate for illegal content, and that they would be able to adapt this to also moderate for advertising.
- 2.27 We expect service providers would incur both one-off and ongoing costs to adapt their existing moderation functions for advertising. The one-off costs are likely to include the input and time needed from a range of staff such as project managers, policy teams, engineers and moderators for making the necessary adaptations, as well as training staff. We expect the following steps may be required for a provider adapting their existing moderation systems and processes to allow for advertising moderation:
- a) updating existing moderation policies to include the moderation of suspected fraudulent advertisements – we consider these costs further in the proposed measure on internal advertising policies;
 - b) updating and modifying existing reporting workflows to include specific queues or tagging systems relating to suspected fraudulent advertisements and adjusting reporting routing rules;
 - c) providing individuals working in advertising moderation with targeted training on how to deal with fraudulent advertising and updating any relevant guidelines and moderation tools – we consider these costs further in the proposed measure on training and materials;
 - d) updating existing enforcement decisions to include what happens when a paid-for advertisement is identified as fraudulent (for example, removal of the advertisement) and updating the systems used to action these enforcement decisions;
 - e) updating existing logging and analytics dashboards to include fraudulent advertising metrics (for example, number of reports, outcomes); and
 - f) targeted testing (for example, of new reporting workflows and the routing processes of reports).
- 2.28 The ongoing costs are likely to include the input needed to maintain the relevant advertising moderation systems and processes over time. This may include the costs associated with monitoring and updating advertising moderation systems to identify and track new fraud patterns (in line with updates to service providers' internal advertising policies). There would also be costs relating to the ongoing detecting, reviewing and removal of fraudulent advertisements, which is likely to involve input from a range of staff, including individuals working in advertising moderation.
- 2.29 We do not consider that it would be possible to quantify the baseline costs that could be involved, due to a lack of available data on the amount of resourcing that is likely needed.

²⁰ See Ofcom, 2024. December 2024 Statement, Volume 2, pp.19 and 109.

This would strongly depend on service providers' existing moderation systems and processes. The costs would also depend on a number of factors, for example, the size of the provider, the volume of paid-for advertisements and suspected fraudulent advertisements on services, and the range and type of advertising formats they support. As a rough indication, we expect the one-off costs associated with the adaptations could extend to the tens of thousands of pounds,²¹ while the ongoing costs per year could potentially be more substantial.²²

- 2.30 Most providers of Category 1 and 2A services are likely to already have in place systems and processes (typically a combination of automated technology and human moderation) to review, assess and remove paid-for advertisements.²³ Therefore, we expect that in practice these providers would incur lower costs in ensuring their existing systems and processes are able to meet our proposed measures.
- 2.31 As mentioned in the 'Benefits and effectiveness' sub-section, without the systems and processes to review suspected fraudulent advertisements and remove those identified as fraudulent, we consider it is unlikely that service providers would be able to meaningfully comply with their relevant duties under the Act. Therefore, we think these costs are necessary to meet the requirements of the Act, rather than being a result of the choices we have made.

Indirect effects

- 2.32 Our proposed measures could increase the ongoing costs of other measures implemented by service providers, such as the cost of dealing with appeals as described in Volume 4, Section 4 'Advertising complaints'. This is because there is a potential risk of incorrectly classifying advertisements as fraudulent. If, when implementing our proposed measures, service providers misidentify and take down a greater volume of paid-for advertisements, this could in turn lead to more appeals. However, considering these providers are already likely to have moderation systems and processes in place, they are likely to be already aware of this risk of error. Providers are likely to have strong incentives to minimise the risk of over-moderation and potential loss in revenue from legitimate advertisers. We have also proposed several measures that we consider act as safeguards for accurate decision-making – see our proposed measures on internal advertising policies, performance targets, resourcing, and training and materials.

Rights assessment

Freedom of expression

- 2.33 As explained in Volume 1, Section 5, 'Approach to codes', sub-section 'Approach to human rights assessments' Article 10 of the European Convention on Human Rights (ECHR) upholds

²¹ This is based on our assumption of an implementation timeframe of 4 to 12 weeks. This reflects the standard software development lifecycle and sprint durations for implementing system features. We use this as the closest proxy available for the timeframe.

²² We expect the main ongoing costs would be captured by our additional proposed measures such as those on resourcing and on training and materials.

²³ For example, Google mentioned employing human reviewers to examine advertisements flagged by automated systems, X mentioned that advertisements identified as potentially violative by automated tools and user reports are routed for human review, and TikTok stated they use a combination of automated and human moderation. Sources: Google response to our formal information request issued 30 January 2026; TikTok response to our formal information request issued 30 January 2026; X response to our formal information request issued 30 January 2026.

the right to freedom of expression, which encompasses the right to hold opinions and to receive and impart information and ideas without unnecessary interference by a public authority. Article 10 is a qualified right and we must exercise our duties under the Act in a way that does not restrict this right unless satisfied that is proportionate to the legitimate aim pursued. As noted in 'Approach to codes', we start from the position that these proposed measures are prescribed by law, in pursuit of a legitimate aim and correspond to a pressing social need.

- 2.34 Interference with advertisers' rights to freedom of expression may arise where paid-for advertisements are taken down, or action is taken so that individuals are no longer able to encounter them in or via search results, by the systems and processes implemented in accordance with these proposed measures. Such actions may also interfere with the rights of individuals, in particular, in relation to their rights to receive information and ideas from these paid-for advertisements. These measures may also interfere with the Article 10 rights of service providers, in determining how advertising appears on the service and is moderated. However, given it will be for providers to determine themselves which advertisements are subject to moderation (so long as they comply with the requirements of the Act), we consider that any such interference will be more limited. We have therefore focussed on the rights of advertisers and users in this assessment which we consider are more likely to be affected by these measures.
- 2.35 While it is not a requirement of these proposed measures, we note that a degree of interference with the rights of individuals and advertisers could arise if a service provider chose to apply: (a) terms of service, (b) a publicly available statement, or (c) an advertising contract which defines the content in relation to which users' access should be restricted more widely than is necessary to comply with the Act. However, as noted in 'Approach to codes', providers have the right to choose to restrict users' access in this way, and any interference is a result of providers exercising their own discretion and not these recommendations themselves. We also consider that providers are unlikely to use broad proxies which result in them treating advertisements in breach of provisions not related to fraudulent advertising as fraudulent advertising proxy, unless they have made a commercial decision to do so.²⁴
- 2.36 The interferences from these proposed measures will be more acute where moderation actions are taken wrongfully, in other words, where the provider is mistaken that the advertisement is a fraudulent advertisement or fraudulent advertising proxy. There is a potential risk of error in advertising content moderation, for example, where a provider makes an incorrect judgement as to whether an advertisement is a fraudulent advertisement. However, given the primarily commercial context of paid-for advertisements, we consider this risk is justified for the legitimate aims of the fraudulent advertising duties in the Act. We also note that to the extent that any affected paid-for advertisements are fraudulent advertisements, such advertisements would not attract protection under Article 10 and as such no interference with rights follows from the removal of fraudulent advertisements themselves.
- 2.37 We note that service providers can also consult the draft guidance on fraudulent advertising judgements to assist them on how to frame their terms of service, publicly available statements or advertising contracts and how to make judgements about whether

²⁴ See footnote 11 in this section.

an advertisement is a fraudulent advertisement. In addition, providers have incentives to meet users' and advertisers' expectations in relation to the availability of advertising and there will also be incentives for them to maximise their advertising revenue, and to avoid the costs of dealing with appeals. Providers may also have similar incentives to limit the amount of content that is wrongly actioned.

- 2.38 Further, our advertising complaints proposals on enabling advertising complaints and having easy to find, easy to access and easy to use advertising complaints systems and processes (so far as they relate to advertising appeals), determining advertising appeals and appropriate action after determining advertising appeals²⁵ act as a safeguard for freedom of expression, and our proposed measures on internal advertising policies, performance targets, resourcing, and training and materials for individuals working in advertising moderation (as influenced by our proposed fraud indicator assessment measure) also act to enhance the quality of decision-making, thereby further safeguarding freedom of expression rights.²⁶
- 2.39 As noted in paragraph 2.22, we do not consider that service providers could meaningfully comply with their fraudulent advertising duties without systems and processes to review suspected fraudulent advertisements and remove them where they have determined them to be fraudulent. As such, we do not consider that there is a less intrusive means to achieve the same aims. We consider that any residual interference with users' and advertisers' rights to freedom of expression should be small and we consider it to be justified by the significant benefits for individuals in the UK.
- 2.40 Overall, we consider any interference to be proportionate to the Act's legitimate objective of protecting individuals in the UK from fraudulent advertising (which these proposed measures are intended to help providers of Category 1 and 2A services to secure).

Data protection and privacy

- 2.41 As explained in 'Approach to codes', Article 8 of the ECHR confers the right to respect for an individual's private and family life. Article 8 is a qualified right, and we must exercise our duties under the Act in a way that does not restrict this right unless we are satisfied that it is proportionate to the legitimate aim pursued. As noted in relation to freedom of expression, we start from the position that these proposed measures are prescribed by law, in pursuit of a legitimate aim and correspond to a pressing social need. Article 8 underpins the data protection laws with which service providers must comply.
- 2.42 As noted in 'Approach to codes', we consider that in the majority of cases there will be minimal expectations of privacy in relation to the content of such advertisements. As such, the moderation of paid-for advertising in accordance with these proposed measures is unlikely to significantly interfere with individuals' rights to respect for private and family life.
- 2.43 Moderating paid-for advertisements may involve processing personal data where paid-for advertisements contain, or are connected to, information about an identified or identifiable individual. In addition, the review of paid-for advertising, in accordance with these

²⁵ See Volume 4, Section 4, 'Advertising complaints' for further detail on these proposals.

²⁶ This includes the requirement under paragraph 10 of Schedule 4 to the Act which requires measures to be designed in light of the principles of the importance of protecting the rights of users and interested persons to freedom of expression and privacy, and (where appropriate) to incorporate safeguards for the protection of those principles.

proposed measures, may be performed manually by humans which could impact individuals' rights to privacy and their rights under data protection law. However, we consider such individuals' privacy rights will not be disproportionately impacted so long as service providers comply with relevant data protection legislation when processing personal data.

- 2.44 While it is not a specific recommendation of these proposed measures, advertising moderation conducted by providers of Category 1 and 2A services will likely involve automated processing at scale of paid-for advertisements. This will often involve processing of personal data, either because users or other individuals are identifiable from the content, or because the content is connected to other information (such as an advertising account profile), which renders someone identifiable.
- 2.45 As noted in paragraph 2.35, it remains open to service providers to decide what forms of paid-for advertising to allow, who they allow to encounter those advertisements, and what forms of personal data they consider they need to gather to enforce their internal advertising policies.
- 2.46 We consider that, depending on the systems and processes used by service providers, the proposed measures are likely to involve processing personal data, potentially at scale, and also potentially processing of special category data. The UK General Data Protection Regulation (UK GDPR) places specific restrictions on making decisions based solely on automated processing of personal data, where the decision has legal or similarly significant effects. These restrictions are imposed by Articles 22A to D of the UK GDPR.²⁷ So-called automated decision-making is permitted where service providers have appropriate safeguards in place. Additional restrictions also apply in relation to cases where special category data is used. The ICO has provided guidance on these matters.²⁸
- 2.47 Service providers should ensure they, or any third parties that they outsource to, act in accordance with data protection legislation and relevant ICO guidance and consider the data protection principles of fairness, transparency and data minimisation in implementing this proposed measure.²⁹ Providers will also need to ensure that data protection impacts are limited to what is necessary for the legitimate purpose of complying with the fraudulent advertising duties. We consider that safeguards under data protection law, as explained in the various pieces of ICO guidance, will help ensure that the impact of processing (including automated processing) on data protection and privacy rights is minimised.
- 2.48 We consider that other measures also act as safeguards for individuals' privacy (including the protection of their personal data), such as our proposed advertising complaints measures on enabling advertising complaints and having easy to find, easy to access and easy to use advertising complaints systems and processes (so far as they relate to advertising appeals), determining advertising appeals and appropriate action after determining advertising appeals as well as our proposed measures on internal advertising

²⁷ Articles 22A to D were substituted for Article 22 by section 80(1) of the Data (Use and Access) Act 2025, with effect from 5 February 2026 (see The Data (Use and Access) Act 2025 (Commencement No. 6 and Transitional and Saving Provisions) Regulations 2026, regulation 2(j), subject to regulation 5).

²⁸ See [Automated decision-making, including profiling | ICO](#) [accessed 10 June 2026] (in draft at the time of publication).

²⁹ See [UK GDPR guidance and resources | ICO](#) [accessed 10 June 2026], and also [Content moderation and data protection | ICO](#) [accessed 10 June 2026] (as at the time of publication, this guidance is under review and may be subject to change).

policies, resourcing, and training and materials (as influenced by our proposed fraud indicator assessment measure). These measures tend to promote compliance with the data protection principles of (in particular) accuracy, fairness and transparency, and to assist users to exercise their rights under data protection legislation.

- 2.49 Overall, we acknowledge that the proposed measures may involve interference with individuals' rights to privacy where advertising moderation leads to the review of information about identifiable or identified individuals either through automated or manual means. However, we consider the interference to be limited having regard to the safeguards in place and largely as a consequence of the fraudulent advertising duties themselves.³⁰ We therefore consider any interference to be proportionate to the Act's legitimate objective of protecting individuals in the UK from fraudulent advertising (which these proposed measures are intended to help providers of Category 1 and 2A services to secure).

Provisional conclusion

- 2.50 All Category 1 and 2A service providers must have in place proportionate systems and processes designed to protect users from fraudulent advertising in accordance with their duties under sections 38(1) and 39(1) of the Act. Our proposed approach is to recommend that all such providers operate advertising moderation systems and processes designed to enable them to review, assess and remove fraudulent advertisements from their service.
- 2.51 We provisionally consider that it would be highly unlikely for service providers to be able to meet their duties in the Act and to keep users safe from harm from fraudulent advertising without effective moderation systems and processes designed to review, assess and remove identified fraudulent advertisements.
- 2.52 We acknowledge that there could be significant costs in operating advertising moderation systems and processes, especially in relation to the ongoing detection, review and removal of fraudulent advertisements. However, in practice, we expect the relevant service providers are already likely to have these systems in place. We expect providers may incur some incremental costs in adapting their existing systems to comply with our proposed measures.
- 2.53 Overall, we consider that any impacts on freedom of expression rights and privacy rights are proportionate to the Act's legitimate objective of protecting individuals in the UK from fraudulent advertising.
- 2.54 Our provisional view is therefore that it is proportionate to recommend that Category 1 and Category 2A service providers have in place systems and processes designed to review, assess and remove fraudulent advertisements.
- 2.55 We propose to recommend that our Fraudulent Advertising Codes of Practice contain these measures. The full text of the proposed measures can be found in the draft Fraudulent Advertising Code of Practice for user-to-user services and in the draft Fraudulent Advertising Code of Practice for search services, and they are referred to as FAU C1 and FAU C2 and FAS C1 and FAS C2 respectively.

³⁰ These duties necessarily require a provider to review paid-for advertisements to identify whether they are fraudulent advertisements. See paragraphs 2.22 and 2.39.

Internal advertising policies

Explanation of the measure

- 2.56 We are proposing that service providers should set and record internal advertising policies which set out the rules, standards and guidelines around:
- which paid-for advertisements are allowed to be encountered by UK users on the service and which are not; and
 - how these policies should be operationalised and enforced.
- 2.57 We also propose that these policies should be drafted in such a way that fraudulent advertisements (where they are identifiable as such) are not allowed to be encountered by UK users on the service or in or via search results of the service.
- 2.58 In setting these policies, service providers should have regard to their fraud indicator assessment, using their understanding of indicators of fraudulent advertising on their service to include adequate detail in their internal advertising policies.³¹ Providers should also have processes in place for updating these policies in response to evidence of new fraud indicators.^{32 33}
- 2.59 We are proposing to recommend that service providers should have processes in place to update their internal advertising policies in response to evidence of new fraud indicators where this is appropriate, rather than recommending they update them every time they receive evidence of new fraud indicators. This aligns with our position in our Illegal content Codes and Protection of Children Codes in relation to the measures about tracking evidence of new and increasing harms.³⁴
- 2.60 We explained in our December 2024 Statement that content moderation systems and processes typically rely on a service's content policies, which generally exist in two forms – external and internal.³⁵ Internal content policies are usually more detailed versions of external content policies and may set out rules, standards or guidelines (including around what content is allowed and what is not), as well as providing a framework for how policies should be operationalised and enforced, so they can be used by those working in moderation to help them make decisions. We understand that this remains the same for paid-for advertising, as providers use comparable types of policies to set standards and determine which advertisements are permitted.³⁶

³¹ Or, where a provider does not carry out a fraud indicator assessment, they should have regard to an equivalent understanding of how fraudulent advertising manifests on their service when setting internal advertising policies.

³² Or, where a provider does not carry out a fraud indicator assessment, they should have regard to an equivalent understanding of how fraudulent advertising manifests on their service when updating internal advertising policies.

³³ See Volume 2, Section 3, 'Fraud indicator assessment' for more detail on the proposed measure.

³⁴ See measures ICU A5, ICS A5, PCU A5 and PCS A5. See also Volume 1, Section 5, 'Approach to codes' for our approach to adapting the equivalent measures.

³⁵ Ofcom, 2024. December 2024 Statement, Volume 2, p.30.

³⁶ LinkedIn response to response to our formal information request issued 26 June 2025; Microsoft response to our formal information request issued 26 June 2025; Snap Inc. response to our formal information request issued 24 November 2025.

Benefits and effectiveness

- 2.61 We provisionally consider that setting internal advertising policies is an important first step in establishing an effective advertising moderation system.
- 2.62 Evidence presented in our December 2024 Statement showed that several service providers have stated that content moderation policies play an important role in keeping users safe online.³⁷ We highlighted that, specifically for large and multi-risk services (where providers are likely to need to moderate diverse content and may need to moderate large volumes), internal content policies establish clear guidelines for applying rules in a consistent, accurate and timely way.³⁸
- 2.63 Service providers in scope of this proposed measure may also have bigger advertising systems and large volumes of diverse advertisements to moderate. Therefore, in the context of fraudulent advertising, these policies are important for ensuring that providers can identify, review and take down fraudulent advertisements. Clear internal advertising policies will allow moderation teams to make quicker and more accurate decisions than they otherwise would, resulting in material positive effects for user safety. Additionally, providers recording these policies mean they can better ensure that the policies are operating effectively and are kept up to date.
- 2.64 We also provisionally consider there to be significant benefits in recommending that service providers have regard to their fraud indicator assessment and have processes in place for updating their policies in response to evidence of new fraud indicators. We know that fraud is constantly changing.³⁹ In response to our 2024 Call for Evidence: Third Phase of Online Safety Regulation, one provider stressed the importance of being “able to flex, change and iterate on [its] policies and detection processes to keep up with this constantly shifting landscape”.⁴⁰ Additionally, an Integrity Institute insight report supported the role that services’ policies play in mitigating harm by fraudulent advertising and the importance of keeping these policies up to date in response to evolutions in the landscape. It stressed that providers should put the right policies in place that capture all types of fraud and ensure that they are adaptable to new tactics developed by fraudsters.⁴¹ Having regard to their fraud indicator assessment would help providers to make higher-quality decisions about what to include in their internal advertising policies. Updating policies in response to evidence of new fraud indicators would ensure that advertising policies remain appropriate and up to date for those assessing suspected fraudulent advertisements on the service.
- 2.65 We provisionally consider that the recommendations of this measure would allow for enhanced decision-making when it comes to the recommendations of the measures on reviewing, assessing and removing fraudulent advertisements, and therefore play an

³⁷ YouTube, 2019. [The Four Rs of Responsibility, Part 1: Removing harmful content](#). [accessed 23 January 2026]; Meta, 2020. [Facebook’s response to Australian Government Consultation on a new Online Safety Act](#). [accessed 23 January 2026]; TikTok, 2020. [Creating Policies for Tomorrow’s Content Platforms](#). [accessed 23 January 2026]; Middle Tech Coalition (formerly Mid Size Platform Group), 2022. [Mid-Sized Platform Group – Online Safety Bill Recommendations](#). [accessed 23 January 2026]; X, no date. [The X Rules](#). [accessed 23 January 2026].

³⁸ Ofcom, 2024. December 2024 Statement, Volume 2, p.31.

³⁹ See Volume 1, Section 4, ‘Causes and impacts of fraudulent advertising’.

⁴⁰ [redacted] response to 2024 Call for Evidence, [redacted].

⁴¹ Ofcom and Integrity Institute, 2026. Fraudulent advertising and account integrity: Expert insights on best practice.

important role in keeping users safe from fraudulent advertising. As a result, the proposed measure will deliver important benefits.

Impacts and costs on service providers

Direct costs

- 2.66 We expect that Category 1 and 2A service providers would incur costs if they are developing internal advertising policies for the first time. Service providers would need time input from a range of staff (for example, policy and legal experts, individuals working in advertising moderation) to develop these policies, including senior management time to approve the policies. Some providers may also choose to consult with external experts. However, overall, providers will have the flexibility to determine the form of their policies and how they are implemented, which may help manage the costs of implementing the proposed measure.
- 2.67 In relation to the equivalent measures in the Illegal content Codes and Protection of Children Codes, we estimated that the development of internal content policies could reach the tens of thousands of pounds or more for providers of large services.⁴² We expect that the costs could be similar for providers of Category 1 and 2A services developing internal advertising policies for the first time in the context of paid-for advertisements.
- 2.68 In practice, many Category 1 and 2A service providers already have advertising policies in place that may help them to review and assess suspected fraudulent advertisements, in particular policies on what advertisements are allowed and not allowed on their services.⁴³ These providers may only incur limited costs in adjusting (if needed) their existing policies to comply with our proposed measure.
- 2.69 We also expect there may be some small ongoing costs in keeping these policies up to date and monitoring the effectiveness of these policies,⁴⁴ as the nature of fraudulent advertisements which can be encountered by individuals in the UK evolves.

Rights assessment

Freedom of expression

- 2.70 As explained in paragraph 2.33, we start from the position that this proposed measure is prescribed by law, in pursuit of a legitimate aim and corresponds to a pressing social need.⁴⁵

⁴² We assumed that providers of large services (relative to smaller services) may require more complex content policies and the governance requirements needed to implement these policies could be more complex too. See Ofcom, 2024. December 2024 Statement, Volume 2, p.32; Ofcom, 2025. April 2025 Statement on Protecting Children from Harms Online, [Volume 4: What should services do to mitigate the risks of online harms to children?](#), p.249.

⁴³ For example, TikTok, 2025. [TikTok Advertising Policies](#). [accessed 30 March 2026]; Google, no date. [Google Ads policies](#). [accessed 30 March 2026]; Meta, no date. [Introduction to the Advertising Standards](#). [accessed 30 March 2026]; X, no date. [Deceptive and Fraudulent Content](#). [accessed 30 March 2026].

⁴⁴ This could involve service providers undertaking internal advertising policy assessments, drafting internal advertising policy changes and obtaining feedback from cross-functional teams (for example, legal and governance).

⁴⁵ As also explained in paragraph 2.33, Article 10 of the ECHR upholds the right to freedom of expression. We must exercise our duties under the Act in a way that does not restrict this right unless satisfied that is proportionate to the legitimate aim pursued.

- 2.71 This proposed measure has the potential to affect rights to freedom of expression for the reasons set out in relation to the measures on reviewing, assessing and removing fraudulent advertisements, since it should inform service providers’ decisions made according to those measures.
- 2.72 This proposed measure has the potential to interfere with advertisers’ and individuals’ rights to freedom of expression if internal advertising policies define the advertisements in scope of these policies more widely than is necessary to comply with the Act. However, nothing in this measure requires or encourages providers to do this, and providers may refer to our draft guidance on fraudulent advertising judgements to assist them with understanding how they can focus their policies on advertisements in scope of the duties in the Act.
- 2.73 There may also be positive impacts on the rights to freedom of expression of users and advertisers from service providers implementing this proposed measure. This is because internal advertising policies can set out a level of detail that may not be practical to do in external policies, so individuals working in advertising moderation having a higher level of clarity on the type of advertising content that is likely to be fraudulent can result in a higher degree of fraudulent advertising content being identified appropriately. Where a provider deals with large volumes of paid-for advertisements, the process of considering these matters in advance and preparing a policy would tend to improve internal scrutiny – and improve the consistency and predictability of decisions – in a way which we consider would also tend to protect rights. We therefore consider that this proposed measure would act as a safeguard for rights to freedom of expression and have noted this in the measures on reviewing, assessing and removing fraudulent advertisements. This measure operates in combination with the proposed measures on reviewing, assessing and removing fraudulent advertisements as well as the other proposed measures set out in this section.
- 2.74 To the extent that this proposed measure involves interference with individuals’ and advertisers’ rights to freedom of expression (or to the extent applicable such rights of service providers), we consider the interference to be proportionate to the Act’s legitimate objective of protecting individuals in the UK from fraudulent advertising (which these proposed measures are intended to help providers of Category 1 and 2A services to secure).

Data protection and privacy

- 2.75 As explained in paragraph 2.33, we start from the position that this proposed measure is prescribed by law, in pursuit of a legitimate aim and corresponds to a pressing social need.⁴⁶
- 2.76 This proposed measure has the potential to affect rights to privacy for the reasons set out in relation to the measures on reviewing, assessing and removing fraudulent advertisements, since it should inform service providers’ decisions made according to those measures.
- 2.77 There may be some limited data processing to the extent that a service provider’s internal policies describe or define advertisements to be moderated by reference to information in relation to which an individual has a reasonable expectation of privacy, or by reference to

⁴⁶ As also explained in paragraph 2.41, Article 8 of the ECHR confers the right to respect for an individual’s private and family life. Article 8 is a qualified right, and we must exercise our duties under the Act in a way that does not restrict this right unless satisfied that is proportionate to the legitimate aim pursued. Article 8 underpins the data protection laws with which service providers must comply.

personal data. For example, a provider may refer to known examples of fraudulent advertisements which include information about identifiable public figures. However, as noted in paragraph 2.42 we consider that in the majority of cases there will be minimal expectations of privacy in relation to the content of paid-for advertisements, limiting any potential interference by this proposed measure.

- 2.78 Having a set of policies in place will also encourage consistency and predictability in the moderation of advertisements, which will help ensure that any processing of personal information in the context of moderation is appropriate.
- 2.79 Where service providers comply with data protection obligations,⁴⁷ any impacts are likely to be limited to what is necessary for the legitimate purpose of complying with the fraudulent advertising duties. In addition, providers are entitled to decide what advertisements they want to allow on their service and how they moderate these (so long as they comply with their fraudulent advertising duties and any other relevant legal obligations). Advertisers will also usually be and are likely to be provided sufficient understanding of which advertisements are prohibited on a service via terms of service, publicly available statements or terms in relevant advertising contracts.
- 2.80 This proposed measure operates in combination with the proposed measures on reviewing, assessing and removing fraudulent advertisements, as well as the other proposed measures set out in this section.
- 2.81 To the extent that this proposed measure involves interference with individuals' rights to privacy, we consider the interference to be proportionate to the Act's legitimate objective of protecting individuals in the UK from fraudulent advertising (which this proposed measure is intended to help providers of Category 1 and 2A services to secure).

Provisional conclusion

- 2.82 Our analysis suggests that the presence of internal advertising policies is an important part of an effective advertising moderation system which reduces harm to users.
- 2.83 We provisionally consider that this proposed measure will have material benefits in helping service providers meet the duties on fraudulent advertising, and in keeping users safe from the associated harms.
- 2.84 We expect costs for this proposed measure to be mainly incremental and associated with service providers adjusting their existing policies to comply with our proposed measure.
- 2.85 We consider that any impacts on rights of freedom of expression rights and privacy rights that come from this proposed measure are proportionate to the Act's legitimate objective of protecting individuals in the UK from fraudulent advertising.
- 2.86 We therefore provisionally consider it to be proportionate to recommend that providers of Category 1 and Category 2A services set and record internal advertising policies following the recommendations of the measure.
- 2.87 We propose to recommend that our Fraudulent Advertising Codes contain this measure. The full text of the proposed measure can be found in the draft Fraudulent Advertising Code of Practice for user-to-user services and in the draft Fraudulent Advertising Code of Practice for search services, and it is referred to as FAU C3 and FAS C3 respectively.

⁴⁷ See guidance from the ICO, no date. [UK GDPR guidance and resources](#). [accessed 13 April 2026].

Performance targets

Explanation of the measure

- 2.88 We are proposing to recommend that service providers set performance targets for their advertising moderation functions and track whether they are meeting these.
- 2.89 The service provider should set targets relating to at least:
- a) the time between the provider first having reason to suspect that a paid-for advertisement may be fraudulent⁴⁸ and when they take action in accordance with the measures on removing fraudulent advertisements; and
 - b) the accuracy of decision-making.⁴⁹
- 2.90 In setting performance targets, providers should balance the need to take relevant moderation action swiftly (for Category 1 services) and to swiftly ensure that individuals can no longer encounter fraudulent advertisements (for Category 2A services) with the importance of making accurate moderation decisions.
- 2.91 We do not propose to recommend the specific targets service providers should set when implementing performance targets, beyond recommending setting targets relating to at least time and accuracy. Providers in scope of this proposed measure will be providers of diverse services, and so we provisionally consider that these providers need the flexibility to adjust performance targets to suit the needs of their service and to adjust them over time as circumstances change. This is consistent with our approach in the Illegal content Codes and Protection of Children Codes.⁵⁰

Other targets

- 2.92 While we are not proposing to recommend other performance targets service providers should set, we provisionally understand that the targets we have recommended are compatible with other targets that providers may wish to set. We would welcome providers wanting to design a wider range of targets related to user safety that are appropriate to the risk of fraudulent advertising on their services and decision-making processes that go beyond the types of performance targets listed in this proposed measure.

Balancing the need to take moderation action swiftly with the importance of accuracy of decision-making

- 2.93 We propose to recommend that in setting their targets, service providers should balance the need to take swift moderation action with the importance of making accurate moderation decisions.
- 2.94 We provisionally consider that providers are best placed to balance these factors in a manner appropriate to their service. We would, however, expect providers to be able to justify why they have chosen the performance targets they have, including how they have balanced speed and accuracy when making this decision and why the targets are reasonable.

⁴⁸ We explain some of the ways a provider may become aware of content it suspects to be fraudulent advertising in paragraph 2.13.

⁴⁹ For example, we understand that providers may choose to track the rate of appeals as a measure of accuracy of the decisions that are taken. See Volume 4, Section 4, 'Advertising complaints'.

⁵⁰ See Volume 1, Section 5, 'Approach to codes'; Ofcom, 2024. December 2024 Statement, Volume 2, p.42; Ofcom, 2025. April 2025 Statement, Volume 4, p.256.

2.95 However, we provisionally consider that service providers may choose to balance swiftness and accuracy differently for paid-for advertisements than they would for user-generated content or non-paid-for search results. We note that in this context, further emphasis may be placed on the timeliness of removing fraudulent advertisements (so long as an appropriate balance with accuracy is achieved).

Benefits and effectiveness

- 2.96 Performance targets offer a clear, quantitative way to assess how effectively advertising moderation systems and processes are operating. When service providers set explicit targets and measure their performance against them, as long as they are incentivised to meet these targets, we consider that it is more likely that they will be able to optimise the design of their moderation functions to achieve the outcomes the targets are designed to support than if they did not set targets.
- 2.97 We understand that there are service providers that use metrics to inform and guide their advertising moderation systems and processes.⁵¹ Available evidence also highlights that best practice in fraud detection involves measurement of operational effectiveness metrics, such as time to removal and precision and recall of the moderation process.⁵²
- 2.98 We provisionally consider that setting performance targets for advertising moderation functions, and at a minimum calibrating those targets to balance the need for swiftness with the importance of accurate decision-making, is likely to deliver significant benefits in tackling fraudulent advertising and keeping users safe.
- 2.99 We specify in the proposed measure on resourcing that service providers should resource their advertising moderation functions to give effect to their performance targets. We provisionally consider that the combined effect of this measure and the measure on resourcing is that providers' advertising moderation functions should be sufficiently resourced to meet performance targets.
- 2.100 Additionally, recording targets and monitoring performance against them will give service providers an understanding about how their advertising moderation systems and processes are performing over time. This will have positive benefits for user safety, as providers will be able to make the necessary changes to their moderation systems and processes that tackle fraudulent advertising based on this understanding.
- 2.101 Moderation decisions being made in a timely and accurate way has a material positive impact on user safety. We provisionally consider that the duties in the Act imply a need for service providers to act swiftly in identifying and acting upon identified fraudulent advertisements.⁵³ While we do not provisionally consider it appropriate to specify how these targets should work, we provisionally consider that there are important benefits to providers setting performance targets relating to at least timeliness and accuracy of decision-making for their moderation teams.

⁵¹ Pinterest response to our formal information request issued 24 November 2025; TikTok response to our formal information request issued 26 June 2025.

⁵² Ofcom and Integrity Institute, 2026. Fraudulent advertising and account integrity: Expert insights on best practice.

⁵³ In particular sections 38(1)(b) and (c), and 39(1)(b) and (c) of the Act.

Impacts and costs on service providers

Direct costs

- 2.102 We expect that the costs of service providers designing and setting up performance targets for their advertising moderation functions could involve both one-off costs (for example, costs from research on suitable performance targets, or one-off system changes to ensure the targets can be tracked) and ongoing costs (for example, relating to data storage and record-keeping).
- 2.103 Considering the scale and reach of Category 1 and 2A service providers in the digital advertising market, we expect these services are likely to attract a high volume of advertisements and in turn could also be more attractive to fraudsters. Providers of these services are more likely to need automated systems to set up and track performance targets if dealing with a large volume of suspected fraudulent advertisements. As set out in our December 2024 Statement, we expect this could be complex and lead to providers incurring costs in the tens or hundreds of thousands of pounds.⁵⁴
- 2.104 For Category 1 and 2A service providers that already have performance targets and relevant recording mechanisms in place to review and assess the accuracy and timeliness of fraudulent advertisement takedowns, or advertisements that violate their policies,⁵⁵ we anticipate these providers would incur lower costs. These providers may only need to incur some additional costs to ensure their existing targets align with the recommendations of our proposed measure.
- 2.105 As the scale and nature of fraudulent advertisements evolves, the performance targets of service providers may also need to evolve, as well as how they meet these targets. Therefore, there may be further costs associated with such ongoing adjustments.

Rights assessment

Freedom of expression

- 2.106 As explained in paragraph 2.33, we start from the position that this proposed measure is prescribed by law, in pursuit of a legitimate aim and corresponds to a pressing social need.⁵⁶
- 2.107 This proposed measure has the potential to affect rights to freedom of expression for the reasons set out in relation to the measures on reviewing, assessing and removing fraudulent advertisements, since it should affect the way in which providers implement those measures.
- 2.108 This proposed measure includes the recommendation that service providers set performance targets for accuracy. This should mean that both speed and accuracy are considered by providers, resulting in greater transparency and consistency in advertisement moderation systems. We consider this would potentially have a positive impact on individuals' and advertisers' rights to freedom of expression. In applying advertisement moderation systems that efficiently and accurately identify and address fraudulent

⁵⁴ Ofcom, 2024. December 2024 Statement, Volume 2, p.48.

⁵⁵ As noted in paragraph 2.97, we understand that service providers use metrics to inform and guide their advertising moderation systems and processes.

⁵⁶ As also explained in paragraph 2.33, Article 10 of the ECHR upholds the right to freedom of expression. We must exercise our duties under the Act in a way that does not restrict this right unless satisfied that is proportionate to the legitimate aim pursued.

advertisements, this may increase trust from users in these services and may help individuals to exercise their rights to freedom of expression. We therefore propose to list this measure as providing a safeguard for rights to freedom of expression for the proposed measures on reviewing, assessing and removing fraudulent advertisements.

- 2.109 We recognise the risk that setting time-based performance targets could lead to a focus on speed rather than accuracy and that this could result in incorrect moderation decisions and providers taking action on too many paid-for advertisements, potentially interfering with advertisers' and individuals' rights to freedom of expression. We also note that the risk of enforcement may lead service providers to prioritise removal over accuracy. However, we consider that these risks are mitigated by the proposed measure, which recommends that providers balance the need to take swift action against the importance of accuracy. We consider that this reduces the risks to freedom of expression that may arise with more prescriptive time targets for taking action against fraudulent advertisements and where the provider is not required to consider accuracy. As noted in paragraph 2.95, providers may choose to place more weight on speed when balancing speed with accuracy in the context of paid-for advertising (as compared to the moderation of user-generated content or non-paid-for search results). However, providers should still ensure that the balance achieved is appropriate.
- 2.110 Additionally, as noted in the sub-section 'Rights assessment' for the proposed measures on reviewing, assessing and removing fraudulent advertisements, we consider that service providers also have incentives to limit the number of paid-for advertisements that are wrongly actioned. The proposed measures on appropriate action after determining advertising appeals also act as a safeguard for freedom of expression.
- 2.111 The flexibility of this proposed measure also means that service providers have scope to set different performance targets for different circumstances – for example, where there is nuance involved with content moderation decisions – to ensure that accuracy is balanced appropriately against speed of decision-making.
- 2.112 To the extent that this proposed measure involves interference with individuals' and advertisers' rights to freedom of expression (or to the extent applicable such rights of service providers), we consider the interference to be proportionate to the Act's legitimate objective of protecting individuals in the UK from fraudulent advertising (which these proposed measures are intended to help providers of Category 1 and 2A services to secure).

Data protection and privacy

- 2.113 As explained in paragraph 2.33, we start from the position that this proposed measure is prescribed by law, in pursuit of a legitimate aim and corresponds to a pressing social need.⁵⁷
- 2.114 This proposed measure has the potential to affect rights to privacy for the reasons set out in relation to the measures on reviewing, assessing and removing fraudulent advertisements, since it should affect the way in which service providers implement those measures.

⁵⁷ As also explained in paragraph 2.41, Article 8 of the ECHR confers the right to respect for an individual's private and family life. Article 8 is a qualified right, and we must exercise our duties under the Act in a way that does not restrict this right unless satisfied that is proportionate to the legitimate aim pursued. Article 8 underpins the data protection laws with which service providers must comply.

- 2.115 We also note the risk that setting time-based performance targets can lead to a focus on speed rather than accuracy. This could interfere with individuals’ right to privacy since it may lead to the creation of inaccurate personal data. Therefore, we have designed this proposed measure so that service providers will need to balance the speed of decisions made with the degree of accuracy, which we consider will mitigate the risk of undue interference with individuals’ privacy rights.
- 2.116 Additionally, service providers processing individuals’ personal data will still need to comply with applicable data protection legislation, including in relation to the accuracy of personal data. We are satisfied that this proposed measure can be implemented in accordance with data protection law. We consider that safeguards under data protection law, as explained in the various pieces of ICO guidance, will help ensure that the impact of performance targets on data protection and privacy rights is minimised.⁵⁸ Given these considerations, we consider that the proposed measure is no more restrictive on these rights than needed to meet the objectives of the measure and is proportionate to that objective.
- 2.117 To the extent that this proposed measure involves interference with individuals’ rights to privacy, we consider the interference to be proportionate to the Act’s legitimate objective of protecting individuals in the UK from fraudulent advertising (which these proposed measures are intended to help providers of Category 1 and 2A services to secure).

Provisional conclusion

- 2.118 As Category 1 and 2A service providers are likely to have large amounts of potentially fraudulent advertisements to review, there are likely to be significant benefits from providers setting performance targets, and recording them, in the way that we propose.
- 2.119 While there are likely to be substantial one-off costs involved in setting up performance targets and the relevant recording mechanisms if service providers do not already have them in place, we consider that the benefits of setting up performance targets are sufficiently important to justify the costs of doing so.
- 2.120 There are likely to be limited impacts on rights because of this proposed measure, given the safeguards included in the measure, and we therefore consider any interference to be proportionate to the Act’s legitimate objective of protecting individuals in the UK from fraudulent advertising.
- 2.121 Our provisional view is that it is proportionate to recommend that Category 1 and Category 2A service providers set performance targets for their advertising moderation functions.
- 2.122 We propose to recommend that our Fraudulent Advertising Codes contain this measure. The full text of the proposed measure can be found in the draft Fraudulent Advertising Code of Practice for user-to-user services and in the draft Fraudulent Advertising Code of Practice for search services, and it is referred to as FAU C4 and FAS C4 respectively.

⁵⁸ In particular see [Content moderation and data protection | ICO](#) [accessed 10 June 2026] (as at the time of publication, this guidance is under review and may be subject to change).

Prioritisation policies

Explanation of the measure

- 2.123 We propose that service providers should prepare and apply a policy in respect of the prioritisation of the review of suspected fraudulent advertisements.⁵⁹ This refers to the prioritisation between different suspected fraudulent advertisements.
- 2.124 In setting this prioritisation policy, the service provider should have regard to the following:
- a) the desirability of minimising the number of UK users encountering a particular suspected fraudulent advertisement; and
 - b) the likelihood that the advertisement is fraudulent, including whether it has been reported by a trusted flagger and by having regard to the fraud indicator assessment and evidence of new fraud indicators.⁶⁰
- 2.125 While we provisionally consider that service providers having regard to these factors will deliver significant benefits for user safety, we also understand that the services in scope of this proposed measure are likely to be diverse and therefore the ways in which fraudulent advertising manifests may vary across services.⁶¹ We provisionally consider that providers should have the flexibility to determine – in light of their fraud indicator assessment, evidence of new fraud indicators and the nature of their service – how best to prioritise paid-for advertisements for review to prevent users encountering fraudulent advertisements on their service, provided they are considering the minimum factors we have proposed. We therefore are not proposing to specify further how providers should prioritise advertisements for review beyond having regard to these factors when setting their prioritisation policy.

Desirability of minimising the number of UK users encountering a suspected fraudulent advertisement

- 2.126 We propose to recommend that service providers have regard to the desirability of minimising the number of UK users encountering a particular suspected fraudulent advertisement. A provider could do this by having regard to the degree to which the advertisement has the potential to reach a large number of UK users (for example, through the targeted reach of the paid-for advertisement or advertising spend), or by having regard to the number of UK users who have already encountered the advertisement (indicated, for example, by the number of impressions on the paid-for advertisement), where it holds such information. Providers of Category 2A services may also choose to have regard to the frequency of search requests likely to match what the advertisement is targeted towards and the user intent behind these types of search requests where it holds such information.

⁵⁹ We explain how a provider might have reason to suspect an advertisement is fraudulent under the measures on reviewing, assessing and removing fraudulent advertisements.

⁶⁰ Or, where a provider does not carry out a fraud indicator assessment, they should have regard to an equivalent understanding of how fraudulent advertising manifests on their service when setting prioritisation policies.

⁶¹ See Volume 1, Section 4, 'Causes and impacts of fraudulent advertising' for examples of the various ways in which fraudulent advertising can manifest.

Likelihood the advertisement is fraudulent

- 2.127 We propose to recommend that service providers have regard to the likelihood that a suspected fraudulent advertisement is fraudulent, including by considering whether it was reported by a trusted flagger and by having regard to their fraud indicator assessments.
- 2.128 We understand that service providers can be given reason to suspect that a paid-for advertisement is fraudulent in a number of different ways, including through trusted flaggers.⁶² As we set out in our December 2024 Statement, trusted flaggers could be individuals, non-governmental organisations, government agencies, and other entities that have demonstrated accuracy and reliability in reporting content.⁶³ We set out that trusted flaggers should have expertise in the type of content they are reporting, so we expect that trusted flaggers working with providers to report fraudulent advertisements should have particular expertise in fraudulent advertising.⁶⁴ We provisionally consider that, due to this demonstrated expertise, providers can consider that an indicator of the likelihood that a paid-for advertisement is fraudulent is whether it was reported by a trusted flagger.
- 2.129 We are also proposing to recommend that service providers take account of the findings of their fraud indicator assessments and evidence of new fraud indicators when considering the likelihood that a paid-for advertisement is fraudulent. By conducting a fraud indicator assessment, providers should gain an understanding of the indicators commonly associated with fraudulent advertising on their service. By monitoring for evidence of new fraud indicators, this understanding will be kept up to date with any evolutions in how fraudulent advertising manifests on the service. We provisionally consider that providers can use this understanding of indicators – for example, by judging which are the most salient for their service or considering how many indicators of fraudulent advertising an advertisement has – to determine how likely it is that a paid-for advertisement is fraudulent.

Benefits and effectiveness

- 2.130 Prioritisation decisions can have a material impact on the number of users that encounter paid-for advertisements. For example, if a service provider chose to review a paid-for advertisement that had a low likelihood of being fraudulent which had not or could not be encountered by many users before it reviewed a paid-for advertisement with a high likelihood of being fraudulent that had or could be encountered by many users, this decision could result in significantly more users encountering a fraudulent advertisement. This is supported by a stakeholder who told us that “effective prioritisation ensures timely and accurate detection and removal of fraudulent content.”⁶⁵
- 2.131 We provisionally consider that preparing and applying a prioritisation policy that considers the factors we have set out will result in service providers making better-quality decisions about which suspected fraudulent advertisements to prioritise for review, as opposed to reviewing suspected fraudulent advertisements in a chronological or arbitrary order. By doing this, providers will be better able to meet their duties under the Act to prevent users from encountering fraudulent advertisements and minimising the length of time that fraudulent advertisements are on the service.

⁶² See paragraph 2.13 for further detail.

⁶³ Ofcom, 2024. December 2024 Statement, Volume 2, p.59.

⁶⁴ For more information, see Volume 4, Section 4, ‘Advertising complaints’.

⁶⁵ [AGENCY response to 2024 Call for Evidence](#), p.11.

Minimising the number of UK users encountering a particular suspected fraudulent advertisement or how frequently the suspected fraudulent advertisement is returned in response to search requests

- 2.132 Fraudulent advertisements that have been seen, or have the potential to be seen, by a high number of users have the potential to cause harm to larger audiences.
- 2.133 The available evidence shows that advertisers can target and optimise the reach of their advertisements, and that the total number of views on an advertisement prior to removal is a metric used in advertising moderation by providers.⁶⁶
- 2.134 We provisionally consider that by using this information, where available to service providers, and setting a prioritisation policy which seeks to minimise the number of UK users being exposed to fraudulent advertisements, providers will help to support fewer people being exposed to fraudulent advertisements, achieving positive outcomes for user safety.

Likelihood that an advertisement is fraudulent

- 2.135 The likelihood that a paid-for advertisement is fraudulent is highly relevant to how it should be treated when prioritising suspected fraudulent advertisements for review. All else being equal, if service providers prioritise reviewing suspected fraudulent advertisements that are relatively more likely to be fraudulent, the result should be that they remove more fraudulent advertisements in a period of time than if they reviewed paid-for advertisements that are relatively less likely to be fraudulent in the same period.
- 2.136 In prioritising paid-for advertisements that are likely to be fraudulent, service providers will be more likely to take down the paid-for advertisements that are fraudulent first, thereby minimising the amount of time such advertisements are present on the service or able to be encountered in or via search results.
- 2.137 Therefore, we provisionally consider that if service providers have regard to the likelihood of a paid-for advertisement being fraudulent when drafting their prioritisation policies, this will result in users being exposed to fewer fraudulent advertisements than would otherwise be the case, delivering benefits to user safety.

Impacts and costs on service providers

Direct cost

- 2.138 We expect that a service provider implementing a prioritisation policy for reviewing suspected fraudulent advertisements for the first time would incur costs in both the design and application of a suitable prioritisation policy.
- 2.139 The one-off costs are likely to include several weeks of full-time work from a range of staff such as legal, regulatory and ICT, as well as experts in fraudulent advertisements, to create and design a prioritisation policy (for example, triage rules and priority levels) specific for advertising. Additionally, senior managers may need to review and agree on the prioritisation policy, which would therefore require input and time from them.
- 2.140 There could also be one-off costs associated with service providers applying the prioritisation policy if this was to entail system changes, such as updates to moderation workflows and tagging systems to ensure high-priority cases can be found faster, as well as

⁶⁶ Ofcom and Integrity Institute, 2026. Fraudulent advertising and account integrity: Expert insights on best practice.

providing training to staff on how to apply the prioritisation policy. As set out in our December 2024 Statement and our April 2025 Statement on Protecting Children from Harms Online, we estimate these costs could reach potentially the tens of thousands of pounds or more.⁶⁷ However, these costs would ultimately depend on the approach taken to prioritisation and service providers will have the flexibility to choose their approach.

- 2.141 We expect there may be some ongoing costs in applying the prioritisation policy and ensuring any changes to the prioritisation policy (to reflect updates from the fraud indicator assessment and evidence of new fraud indicators) are accounted for in the service's systems and processes over time. However, we do not expect the ongoing costs of this proposed measure to scale with the amount of suspected fraudulent advertisements that needs to be reviewed. The proposed measure does not affect the number of paid-for advertisements that need to be reviewed, but only the ordering of the suspected fraudulent advertisements.
- 2.142 We note that providers of Category 1 and 2A services are likely to already have systems and processes in place to prioritise advertisements for review.⁶⁸ Therefore, we expect that our proposed measure would most likely only bring some additional costs to providers based on the extent to which providers already have a prioritisation policy specifically in respect to suspected fraudulent advertisements, and give regard to the factors we have set out.

Rights assessment

Freedom of expression

- 2.143 As explained in paragraph 2.33, we start from the position that this proposed measure is prescribed by law, in pursuit of a legitimate aim and corresponds to a pressing social need.⁶⁹
- 2.144 This measure should be seen as part of a package of proposed measures relating to moderation for fraudulent advertising, including the measures on reviewing, assessing and removing fraudulent advertisements and on internal advertising policies, for which we have assessed the rights impacts in the respective impact assessments.
- 2.145 We consider that setting and applying a content prioritisation policy would not, in itself, have any specific adverse impacts on rights to freedom of expression and that any impact on freedom of expression rights from this proposed measure is limited and proportionate to the benefits from protecting individuals in the UK from fraudulent advertisements.
- 2.146 To the extent that this proposed measure involves interference with individuals' and advertisers' rights to freedom of expression (or to the extent applicable such rights of service providers), we consider the interference to be proportionate to the Act's legitimate

⁶⁷ Ofcom, 2024. December 2024 Statement, Volume 2, p.63; Ofcom, 2025. April 2025 Statement, Volume 4, p.271.

⁶⁸ Although we have limited evidence on how providers prioritise suspected fraudulent advertisements specifically, we are aware that services have processes in place for prioritising content more broadly. For example, Meta, 2024. [How Meta prioritises content for review](#). [accessed 10 April 2026]. This is also consistent with our understanding that most providers do consider factors such as the nature and severity of any advertising violations as well as risk of ongoing harm, in other relevant decisions they make.

⁶⁹ As also explained in paragraph 2.33, Article 10 of the ECHR upholds the right to freedom of expression. We must exercise our duties under the Act in a way that does not restrict this right unless satisfied that is proportionate to the legitimate aim pursued.

objective of protecting individuals in the UK from fraudulent advertising (which this proposed measure is intended to help providers of Category 1 and 2A services to secure).

Data protection and privacy

- 2.147 As explained in paragraph 2.33, we start from the position that this proposed measure is prescribed by law, in pursuit of a legitimate aim and corresponds to a pressing social need.⁷⁰
- 2.148 We consider that setting and applying a prioritisation policy would only have additional impacts on privacy or personal data rights (beyond those considered in relation to the measures on reviewing, assessing and removing fraudulent advertisements and on internal advertising policies) to the extent that it involved a further use of private information or processing of personal data by the service provider concerned. However, any such extra processing would need to be carried out in compliance with applicable privacy and data protection laws.
- 2.149 To the extent that this proposed measure involves interference with individuals' rights to privacy, we consider the interference to be proportionate to the Act's legitimate objective of protecting individuals in the UK from fraudulent advertising (which this proposed measure is intended to help providers of Category 1 and 2A services to secure).

Provisional conclusion

- 2.150 As Category 1 and 2A service providers are likely to have large amounts of suspected fraudulent advertisements to review, there are likely to be significant benefits from prioritising the suspected fraudulent advertisements for review in the way we propose.
- 2.151 While there could be one-off and ongoing costs associated with establishing and applying a prioritisation policy for services that do not already have one in place, we think these costs are likely to be mitigated to some extent by the flexibility providers will have in choosing their approach to prioritisation.
- 2.152 We consider that the benefits of adopting a prioritisation framework are sufficiently important to justify the costs of doing so.
- 2.153 There are likely to be limited impacts on rights because of this proposed measure and we therefore consider any interference to be proportionate to the Act's legitimate objective of protecting individuals in the UK from fraudulent advertising.
- 2.154 Our provisional view is that it is proportionate to recommend that Category 1 and Category 2A service providers prepare and apply a policy in respect of the prioritisation of suspected fraudulent advertisements for review.
- 2.155 We propose to recommend that our Fraudulent Advertising Codes contain this measure. The full text of the proposed measure can be found in the draft Fraudulent Advertising Code of Practice for user-to-user services and in the draft Fraudulent Advertising Code of Practice for search services, and it is referred to as FAU C5 and FAS C5 respectively.

⁷⁰ As also explained in paragraph 2.41, Article 8 of the ECHR confers the right to respect for an individual's private and family life. Article 8 is a qualified right, and we must exercise our duties under the Act in a way that does not restrict this right unless satisfied that is proportionate to the legitimate aim pursued. Article 8 underpins the data protection laws with which service providers must comply.

Resourcing

Explanation of the measure

- 2.156 We propose to recommend that service providers should resource their advertising moderation function to give effect to the measures on internal advertising policies and performance targets.⁷¹
- 2.157 We recommend that in doing so, service providers should have regard to at least the particular needs of their UK user base, in relation to the languages in which paid-for advertisements may be encountered by such users.

Benefits and effectiveness

- 2.158 Service providers with large volumes of suspected fraudulent advertisements to moderate, which we expect to be the case for Category 1 and 2A services, are unlikely to be able to keep users safe from fraudulent advertising without adequately resourced moderation functions.
- 2.159 Where service providers ensure that their moderation functions are adequately resourced to meet performance targets, they are more likely to consistently meet the aims of these targets. This will result in fewer users being exposed to fraudulent advertisements than would have been the case had the provider consistently failed to meet its targets because of inadequate resourcing. Similarly, having adequate resourcing to give effect to the proposed measure on internal advertising policies will better position providers to implement these policies, and as a result reduce the amount of fraudulent advertising on services or able to be encountered in or via the search results of services. This is supported by the Integrity Institute's insight report, which highlighted that best practices in fraud mitigation includes ensuring that teams are sufficiently staffed.⁷²
- 2.160 We therefore provisionally consider that adequate resourcing of advertising moderation functions will result in service providers making more accurate and timely decisions about whether paid-for advertisements are fraudulent, and, where applicable, whether they should remove those advertisements. This will deliver important benefits for user safety.

Having regard to languages

- 2.161 We highlighted in our December 2024 Statement that a large number of languages are spoken in the UK and content posted in many languages has the potential to cause harm to UK users. This means that if service providers consider languages when resourcing their moderation functions, this is likely to reduce harm and deliver benefits.⁷³
- 2.162 In the context of fraudulent advertising, we know that advertisements can be targeted to UK users in a large variety of languages across many services.⁷⁴ Evidence also suggests that

⁷¹ As we propose to recommend in accordance with the measures on internal advertising policies and on performance targets respectively.

⁷² Ofcom and Integrity Institute, 2026. Fraudulent advertising and account integrity: Expert insights on best practice.

⁷³ Ofcom, 2024. December 2024 Statement, Volume 2, pp.70 and 71.

⁷⁴ Amazon, no date. [Language targeting](#). [accessed 26 February 2026]; Google, no date. [About language targeting](#). [accessed 26 February 2026]; LinkedIn, no date. [Supported languages for LinkedIn Ads sets](#). [accessed 26 February 2026]; Meta, no date. [Advertising in multiple languages on Meta technologies](#).

the use of artificial intelligence and translation tools is further enabling fraud at scale by reducing language barriers, allowing bad actors to target victims across different languages.⁷⁵

- 2.163 We therefore provisionally consider it to be relevant and beneficial for service providers to consider the languages their UK users might see paid-for advertisements in when resourcing their moderation functions, in order to keep users safe from harm from fraudulent advertisements.

Impacts and costs on service providers

Direct costs

- 2.164 The potential direct costs associated with service providers resourcing their advertising moderation systems and processes will likely vary by provider according to a range of factors, such as the volume of suspected fraudulent advertisements on services, their internal advertising policies and performance targets, and the language needs of UK users on their service in relation to paid-for advertisements. Therefore, we have not sought to quantify the potential direct costs that could be involved.
- 2.165 However, we acknowledge that the ongoing costs could be substantial for service providers that choose to adopt complex advertising policies and performance targets. We also expect costs could be substantial for services that attract a high volume of paid-for advertisements, as providers of these services may have a higher volume of suspected fraudulent advertisements to review, and therefore require more resources.
- 2.166 We note that our proposed measure provides service providers with flexibility over the mix of human and automated moderation they would like to use. If using automated moderation processes (for example, machine-learning solutions), this may involve one-off costs in the form of infrastructure investments and time input from a range of staff, as well as ongoing costs in the form of system maintenance and updates. If using human moderation, the costs would directly depend on how many individuals are needed and the specific tools and training they may require: we consider this further in the proposed measure on training and materials.
- 2.167 Most providers of Category 1 and 2A services are likely to already have in place systems and processes (typically a combination of automated technology and human moderation) to review and assess and remove fraudulent advertisements.⁷⁶ We anticipate that providers of these services may only incur some additional costs in ensuring their resourcing is sufficient to give effect to their internal advertising policies and performance targets, as well as the different language needs of the UK users in relation to paid-for advertisements.

[accessed 26 February 2026]; Meta, no date. [Use language targeting](#). [accessed 26 February 2026]; Microsoft response to our formal information request issued 26 June 2025; Snap, no date. [Standard Targeting](#). [accessed 26 February 2026]; X, no date. [Geo, gender, language, and age targeting](#). [accessed 26 February 2026].

⁷⁵ National Crime Agency, 2026. [National Strategic Assessment 2026 of Serious and Organised Crime](#). [accessed 27 March 2026].

⁷⁶ See footnote 23 in this section.

Rights assessment

Freedom of expression, data protection and privacy

- 2.168 This measure is part of a package of proposed measures relating to advertising moderation fraudulent advertisement content, including the measures on reviewing, assessing and removing fraudulent advertisements and on internal advertising policies, for which we have assessed the rights impacts in the relevant impact assessment sections. As noted in relation to those measures, we start from the position that this proposed measure is prescribed by law, in pursuit of a legitimate aim and corresponds to a pressing social need.⁷⁷ We do not consider that this measure will have any additional negative impact on the rights of users, advertisers and service providers.
- 2.169 This proposed measure may also have positive impacts on users' and advertisers' rights, and safeguard those rights, to the extent that it leads to fewer moderation errors being made and because the result should be that users feel safer using the service, through increased trust in services with fewer fraudulent advertisements. We have therefore proposed to list this measure as providing a safeguard for rights to freedom of expression and privacy for the measures on reviewing, assessing and removing fraudulent advertisements.
- 2.170 To the extent that this proposed measure involves interference with rights to freedom of expression and privacy (including relevant data protection rights), we consider the interference to be proportionate to the Act's legitimate objective of protecting individuals in the UK from fraudulent advertising (which this proposed measure is intended to help providers of Category 1 and 2A services to secure).

Provisional conclusion

- 2.171 As set out in this sub-section, where service providers resource their advertising moderation functions in such a way that they can give effect to their internal advertising policies and performance targets, users will be exposed to fewer fraudulent advertisements than would otherwise be the case. There are therefore likely to be significant benefits from resourcing advertising moderation functions sufficiently.
- 2.172 We acknowledge that the ongoing costs of resourcing advertising moderation functions, in line with this proposed measure, could be substantial. These costs are likely to vary by service provider, based on their internal advertising policies and performance targets they choose to set. Nevertheless, we consider the benefits of adequately resourcing advertising moderation functions to be sufficiently significant to justify these costs.
- 2.173 We expect there to be no additional negative impacts on rights that go beyond those considered under the proposed measures on reviewing, assessing and removing fraudulent advertisements and on internal advertising policies. We also consider that there may be some positive impacts on rights because of this proposed measure. We therefore consider

⁷⁷ As also explained in paragraph 2.33, Article 10 of the ECHR upholds the right to freedom of expression. We must exercise our duties under the Act in a way that does not restrict this right unless satisfied that is proportionate to the legitimate aim pursued. Article 8 of the ECHR confers the right to respect for an individual's private and family life. Article 8 is a qualified right, and we must exercise our duties under the Act in a way that does not restrict this right unless satisfied that is proportionate to the legitimate aim pursued. Article 8 underpins the data protection laws with which service providers must comply.

any interference to be proportionate to the Act's legitimate objective of protecting individuals in the UK from fraudulent advertising.

- 2.174 Our provisional view is therefore that it is proportionate to recommend that Category 1 and Category 2A service providers resource their advertising moderation function so as to give effect to their internal advertising policies and performance targets.
- 2.175 We propose to recommend that our Fraudulent Advertising Codes contain this measure. The full text of the proposed measure can be found in the draft Fraudulent Advertising Code of Practice for user-to-user services and in the draft Fraudulent Advertising Code of Practice for search services, and it is referred to as FAU C6 and FAS C6 respectively.

Training and materials

Explanation of the measure

- 2.176 We propose to recommend that service providers ensure individuals working in advertising moderation receive training and materials that enable them to fulfil their roles, including in relation to the recommendations in:
- our proposed measures on reviewing, assessing and removing fraudulent advertisements; and
 - applying their internal advertising policies.
- 2.177 The provider should ensure that in doing so:
- it has regard to at least the fraud indicator assessment of the service, and evidence of new fraud indicators;⁷⁸ and
 - where the provider identifies a gap in the understanding of individuals working in advertising moderation, in relation to ways in which fraudulent advertising manifests on the service, it gives training and materials to remedy this.

Individuals working in advertising moderation

- 2.178 We provisionally recommend that service providers ensure that individuals involved in advertising moderation receive training to allow them to fulfil their roles including in relation to the proposed measures on reviewing, assessing and taking down fraudulent advertisements and in internal advertising policies.
- 2.179 We expect the individuals working in advertising moderation would mostly be moderators employed or contracted by service providers, though they could include those who are involved in the wider moderation systems and processes. This could include, but is not limited to:
- individuals working on processing appeals
 - trust and safety staff
 - quality assurance and compliance staff
 - subject matter experts
 - lawyers and other legal staff

⁷⁸ Or, where a provider does not carry out a fraud indicator assessment, they should have regard to an equivalent understanding of how fraudulent advertising manifests on their service when providing training and materials.

- risk management staff
- operations staff
- engineers
- developers

Materials

- 2.180 We propose to recommend that, alongside training, service providers supply individuals working in advertising moderation with appropriate supporting materials to enable them to carry out their roles.
- 2.181 Specific materials provided may include the standards around paid-for advertisements that fall under the proposed measure on internal advertising policies as well as any other associated materials. They may also include definitions and explanations around specific parts of the policy, enforcement guidelines, examples, and visuals of the review interface (the tool or interface moderation staff use to carry out their role).
- 2.182 Due to the diverse nature of service providers and ways in which fraudulent advertising can manifest across services, we are not proposing to set out in detail what materials we would expect providers to supply to those working in moderation.

Frequency of training

- 2.183 We do not propose to recommend how frequently individuals working in moderation should receive training or materials, as there is no single best approach. The frequency a service provider chooses may depend on several factors, including an individual's role and performance, the risks of fraudulent advertising the service faces, and the extent to which such risks vary over time. Therefore, we do not consider that it would be appropriate to specify in our draft Codes how often service providers should revise materials or repeat training.
- 2.184 However, where a service provider fails to update training and materials following major changes to policies or processes relating to the moderation of suspected fraudulent advertisements, it may undermine the ability of individuals working in moderation to perform their roles effectively.

Having regard to the fraud indicator assessment and evidence of new fraud indicators

- 2.185 We provisionally recommend that service providers, when training individuals working in advertising moderation, should ensure they have had regard to at least the fraud indicator assessment of the service and evidence of new fraud indicators on the service.

Remedying gaps in the understanding of individuals working in advertising moderation

- 2.186 Service providers should ensure that where they identify a gap in the understanding of individuals working in advertising moderation in relation to how fraudulent advertising manifests on the service, they give training and materials to remedy this.

Benefits and effectiveness

- 2.187 We provisionally consider that providing training and materials while having regard to the factors we have set out will enable individuals involved in advertising moderation to perform their roles more effectively than if they were untrained or lacking supporting materials. This is supported by a stakeholder who highlighted the importance of training

individuals working in moderation,⁷⁹ and evidence that shows that this is currently being done.⁸⁰

Having regard to the fraud indicator assessment and evidence of new fraud indicators

2.188 A service provider's fraud indicator assessment will be an important source of information that tells them how fraudulent advertising manifests on their service, and evidence of new fraud indicators will allow them to stay up to date as these manifestations evolve over time. As the indicators identified will also form the basis for service providers' internal advertising policies, and individuals working in advertising moderation should focus on enforcing the internal advertising policies, we provisionally consider that it is logical for training to be informed by these characteristics. We therefore provisionally consider that having regard to this factor when providing training and materials will make moderation functions better able to respond to fraudulent advertisements and protect users from harm.

Remedying gaps in the understanding of individuals working in advertising moderation

2.189 There may be instances where individuals working in advertising moderation do not have sufficient understanding of the ways in which fraudulent advertising manifests on the service to enable them to effectively minimise the risk of users encountering fraudulent advertisements. Where a service provider gives training and materials to those working in advertising moderation where it has identified a gap in understanding, this should improve safety outcomes for users.

Impacts and costs on service providers

Direct costs

2.190 We expect service providers may incur two types of costs from providing training and materials to those individuals working in advertising moderation. First are the one-off and ongoing costs of developing any training materials and keeping them up to date. Second is the cost of delivering the training, which in turn would depend on the number of individuals that need to be trained and the duration of the training.

2.191 We estimate a duration of around two to four weeks could be needed for someone receiving training for the first time in relation to advertising moderation.⁸¹ Based on this, we estimate it could cost a service provider between £1,900 and £7,700 to train one new

⁷⁹ AGENCY response to March 2024 Call for Evidence, p.19.

⁸⁰ For example, Snap Inc. referred to systems and human reviewers being trained to recognise certain aspects of fraudulent advertising, Google mentioned systems and reviewers being trained to detect indicators or risks of policy breaches, and TikTok said that violative content feeds into its training models and strategies. Sources: Google response to our formal information request issued 26 June 2025; Snap Inc. response to our formal information request issued 24 November 2025; TikTok response to our formal information request issued 26 June 2025.

⁸¹ In our December 2024 and April 2025 Statements, we assumed a duration of two to six weeks could be needed for training individuals working in content moderation. We expect the focus on a narrower harm in this case could mean that services are more likely to provide training over a duration that is closer to the lower bound (two weeks). Nevertheless, we are aware that some providers could choose to provide training over a longer duration, to ensure they minimise the risk of advertisements being taken down incorrectly and the resulting implications this could have on their revenues.

moderator, and between £3,000 and £11,900 to train one new software engineer.⁸² This could include training on services' advertising policies, as well as how individuals working in advertising moderation and with the automated systems and processes used for this purpose should review, assess and take down fraudulent advertisements. We also expect there could be some ongoing costs for providers, in the form of refresher training, or additional training if new ways in which fraudulent advertising manifests on a service emerge over time.

- 2.192 In practice, we expect that many Category 1 and 2A service providers are already likely to have training programmes and supporting materials in place to ensure individuals working in advertising moderation can fulfil their roles. As a result, we do not anticipate that most service providers would need to develop the relevant training and materials from scratch. We instead anticipate that they may incur some additional costs, in ensuring the relevant training and materials give sufficient regard to their internal advertising policies and fraud indicator assessment as recommended in our proposed measure.

Rights assessment

Freedom of expression, data protection and privacy

- 2.193 This measure is part of a package of proposed measures relating to advertising moderation for fraudulent advertisement content – including the measures on reviewing, assessing and removing fraudulent advertisements and on internal advertising policies – for which we have assessed the rights impacts in the relevant impact assessment sections. As noted in relation to those measures, we start from the position that this proposed measure is prescribed by law, in pursuit of a legitimate aim and corresponds to a pressing social need.⁸³ We do not consider that this measure will have any additional negative impact on the rights of users, advertisers and service providers beyond those identified in relation to the other proposed advertising moderation measures.
- 2.194 Appropriately training individuals working in advertising moderation is likely to have significant positive impacts on users' and advertisers' rights, because mistakes are less likely, and individuals working in advertising moderation will understand their privacy and data protection obligations, where relevant. To the extent that it helps to reduce harm on the service and make users feel safer, through increased trust in services with fewer fraudulent advertisements, this could also positively affect their human rights. We therefore propose to list this measure as providing a safeguard for rights to freedom of

⁸² This is based on our assumptions on wages as set out in Annex 8, 'Further detail on economic assumptions and analysis'. We also assume that the wage cost of the people being trained represents only half of the total costs of the training. Other costs include

preparing the training materials, running the training and any related travel to the training. This is consistent with the Department for Education saying that the wage cost of the people being trained accounted for about half of all training expenditure in 2024. This research was conducted by the Department for Education among a sample of 22,712 employers with at least two employees, sampled at the site level. Source: Department for Education, 2025. [Employer skills survey 2024: full UK research report](#), p.150. [accessed 17 April 2026].

⁸³ As also explained in paragraph 2.33, Article 10 of the ECHR upholds the right to freedom of expression. We must exercise our duties under the Act in a way that does not restrict this right unless satisfied that is proportionate to the legitimate aim pursued. Article 8 of the ECHR confers the right to respect for an individual's private and family life. Article 8 is a qualified right, and we must exercise our duties under the Act in a way that does not restrict this right unless satisfied that is proportionate to the legitimate aim pursued. Article 8 underpins the data protection laws with which service providers must comply.

expression and privacy for the measures on reviewing, assessing and removing fraudulent advertisements.

Provisional conclusion

- 2.195 Our analysis suggests that the presence of training and supporting materials is an important part of applying advertising policies effectively, which reduces harm to users.
- 2.196 We expect the costs for this proposed measure could be significant. However, given the importance of advertising moderation in protecting users, and that service providers are unlikely to be able to effectively moderate advertising if their teams are not sufficiently trained, we consider our proposed measure to be proportionate for Category 1 and 2A services despite the costs that could be involved.
- 2.197 We expect there to be no additional negative impacts on rights that go beyond those considered under the proposed measures on reviewing, assessing and removing fraudulent advertisements and on internal advertising policies. We also consider that there may be some positive impacts on rights because of these proposed measures. We therefore consider any interference to be proportionate to the Act's legitimate objective of protecting individuals in the UK from fraudulent advertising.
- 2.198 We provisionally consider that it is proportionate to recommend that Category 1 and Category 2A service providers ensure individuals working in advertising moderation receive training and materials to fulfil their moderation role.
- 2.199 We propose to recommend that our Fraudulent Advertising Codes contain this measure. The full text of the proposed measure can be found in the draft Fraudulent Advertising Code of Practice for user-to-user services and in the draft Fraudulent Advertising Code of Practice for search services, and it is referred to as FAU C7 and FAS C7 respectively.

3. Terms of service and publicly available statements

What is this section about?

Terms of service and publicly available statements typically lay out the rights and responsibilities that a service provider and the users of their service have towards one another.

In this section, we set out our proposed terms of services measures, and why we are proposing to recommend them.

Our proposals

Number in our Codes	Proposed measure applicable to providers of Category 1 and 2A services
FAU G1 and FAS G1	Providers should ensure that their terms and statements include provisions giving information about any proactive technology used by the service for the purpose of compliance with the fraudulent advertising duties (including the kind of technology, when it is used and how it works), as mandated by the Act.
FAU G2 and FAS G2	Providers should ensure that the relevant provisions (the provisions included in terms and statements in accordance with proposed measure FAU G1/FAS G1) are clear and accessible .

Why are we proposing this?

As set out in the Act, service providers must include clear and accessible provisions in their terms of service or publicly available statements giving information about any proactive technology used by the service for the purpose of compliance with the fraudulent advertising duties (including the kind of technology, when it is used and how it works).

The proposed measures set out in this section are intended to secure compliance with the duties in the Act relating to the substance and clarity and accessibility of the relevant provisions.

Consultation question

- Do you agree with our proposals? Please confirm which proposed measure your views relate to and provide any arguments and supporting evidence.

Introduction

- 3.1 Terms of service (terms) and publicly available statements (statements) (terms and statements) contain important information about how a service functions, including who is allowed to use the service, rules for using the service and how users will be protected from harm on the service. Clear and accessible terms and statements allow users to make more informed choices about the types of service they wish to use.
- 3.2 Under the Online Safety Act 2023 (the Act), providers of Category 1 and Category 2A services (providers) have duties in relation to the substance and clarity and accessibility of their terms and statements. In accordance with sections 38(2) and 39(2) of the Act, service providers must include clear and accessible provisions in their terms and statements giving information about any proactive technology used by the service to comply with the

fraudulent advertising (content) duties⁸⁴ (including the kind of technology, when it is used and how it works). We refer to the duties in respect of the terms and statements as the fraudulent advertising (terms of service) duties.⁸⁵

- 3.3 In this section, we set out our proposed recommendations as to how Category 1 and Category 2A service providers can achieve their fraudulent advertising (terms of service) duties.
- 3.4 We understand that many large service providers already use proactive technology to detect fraudulent advertisements.⁸⁶ As noted in this section in paragraph 3.14 under, ‘Explanation of the measure, the implementation of any proposed proactive technology measures may influence the types of information that needs to be included under the proposed terms and statements measures.
- 3.5 The intermediaries measure is not applicable in respect of the proposed terms and statements measures. This is because we expect providers to have full control over their terms and statements and compiling information on the use of proactive technology as required by the duties in the Act.

Defining ‘terms of service’ and ‘publicly available statements’

- 3.6 The Act includes duties that apply in relation to:
- a) Category 1 services’ ‘terms of service’ (terms), meaning “all documents (whatever they are called) comprising the contract for use of the service (or of part of it) by United Kingdom users”;⁸⁷ and
 - b) Category 2A services’ ‘publicly available statements’ (statements) – the Act requires providers of Category 2A services to produce, and make available to the public, statements setting out various pieces of information about how they operate.⁸⁸

Our proposals

- 3.7 In this section, we set out two proposed measures which relate to the substance and clarity and accessibility of Category 1 and Category 2A service providers’ provisions in the terms and statements relating to the proactive technology they use for compliance with the fraudulent advertising (content) duties.
- 3.8 Our measure on the substance of terms and statements recommends that service providers should ensure that their terms and statements include provisions giving information about any proactive technology the service uses to comply with the fraudulent advertising (content) duties (including the kind of technology, when it is used and how it works), as mandated by the Act.
- 3.9 Our measure on the clarity and accessibility of terms and statements recommends that service providers should ensure that the relevant provisions (the provisions included in

⁸⁴ Set out at sections 38(1) or 39(1) of the Act (as applicable).

⁸⁵ Set out at sections 38(2) or 39(2) of the Act (as applicable).

⁸⁶ We understand that many large service providers use proactive technology to detect fraudulent advertisements and plan to propose measures on the use of proactive technology to detect fraudulent advertising in Autumn 2026. Please see Volume 4, Section 2, ‘Advertising moderation’, paragraphs 2.14 and 2.15 for more detail.

⁸⁷ Section 236 of the Act.

⁸⁸ Section 236 of the Act provides a definition for ‘publicly available’.

terms and statements in accordance with our proposed measure on the substance of terms and statements) are clear and accessible. To achieve this, they should take into account:

- a) findability
- b) layout and formatting
- c) language
- d) usability

- 3.10 The approach to designing these proposed measures aligns with the approach taken to the equivalent measures in the Illegal Content Codes of Practice and the Protection of Children Codes of Practice.⁸⁹ The proposed measure on the substance of terms and statements is slightly amended from the equivalent recommendation in the Illegal Content Codes (measure ICU G1 and measure ICS G1) and the Protection of Children Codes (measure PCU G1 and measure PCS G1). This reflects the narrower range of provisions that must be included in terms and statements under the fraudulent advertising (terms of service) duties compared to the illegal harms and the protection of children duties.⁹⁰ We set out these differences further, and our approach to adapting our existing cross-cutting Codes measures, in Volume 1, Section 5, 'Approach to codes'.

Substance

Explanation of the measure

- 3.11 In delivering this proposed measure, we would expect Category 1 and Category 2A service providers to include provisions in their terms and statements which give information about any proactive technology they use to comply with the fraudulent advertising (content) duties set out in sections 38(1) and 39(1) of the Act (including the kind of technology, when it is used and how it works).
- 3.12 We recognise that in-scope service providers may wish to limit the level of detail disclosed to avoid enabling bad actors to circumvent safety measures, and to ensure that information remains clear and accessible, as required by the Act.⁹¹
- 3.13 We provisionally consider that the requirements set out in the fraudulent advertising (terms of service) duties are sufficiently clear without further elaboration from Ofcom. This measure proposes to recommend service providers explain how they use proactive technology to protect users from fraudulent advertisements. We understand that the use of proactive technology will vary significantly across services and over time. Therefore, we provisionally consider that it is not appropriate to provide further specification on this basis. Instead, we propose to provide flexibility for providers to implement this measure in a way that makes sense for how their service operates. This is consistent with the approach taken to our Illegal Content Codes and our Protection of Children Codes.

⁸⁹ The Illegal content Codes of Practice for user-to-user services and Codes of Practice for search services and the Protection of Children Code of Practice for user-to-user services and Code of Practice for search services.

⁹⁰ Under the illegal harms and protection of children duties, providers are required to include additional provisions in their terms and statements, beyond those about the use of any proactive technology, including (but not limited to): (a) (for all services) how individuals are to be protected from illegal content; (b) (for Category 1 and Category 2A services) the findings of the most recent risk assessments; and (c) (for all services) how complaints are handled and resolved. See for example sections 10(5) and (9), 12(9) and (14), 15(8), 21(3), 27(5) and (9), 29(5) and (9), and 32(3) of the Act.

⁹¹ Set out at sections 38(2) or 39(2) of the Act (as applicable).

- 3.14 How providers implement any future proactive technology measures may influence the types of information which they would be expected to include under our measure on the substance of terms and statements.

Benefits and effectiveness

- 3.15 This proposed measure codifies provisions required by the Act and is important to ensure that providers are transparent with users and the public about how they may be using proactive technology to comply with the substantive requirements of the fraudulent advertising (content) duties.

Impacts and costs on service providers

- 3.16 Service providers will need to ensure their terms and statements include provisions about their use of proactive technology for the purposes of compliance with the fraudulent advertising (content) duties. As our proposed measure reflects direct requirements of the Act, any costs to or impacts on service providers associated with this measure result directly from the duty in the Act. We have therefore not considered the impact, including the costs, of service providers developing and providing these provisions in any further detail. However, given the similarity between this proposed measure and the equivalent measures in the Illegal Content Codes and the Protection of Children Codes, we expect that the costs of implementing this measure would be low.

Rights assessment

- 3.17 We have considered whether this proposed measure would constitute an interference with advertisers', users' or service providers' freedom of expression or association rights, or an infringement on users' privacy rights. We do not consider the proposed measure would have an additional effect on rights, as it is a direct requirement of the Act.

Provisional conclusion

- 3.18 For the reasons we set out in paragraph 3.13, we provisionally consider the requirements set out in the fraudulent advertising (terms of service) duties are sufficiently clear for service providers to implement without further elaboration by Ofcom. Given that our proposed recommendation closely follows the direct requirements of the Act, we consider any impacts are justified as required by the Act.
- 3.19 In line with the analysis in this sub-section, we propose to recommend that our Fraudulent Advertising Codes contain this measure.
- 3.20 The full text of the proposed measure can be found in the draft Fraudulent Advertising Code of Practice for user-to-user services and in the draft Fraudulent Advertising Code of Practice for search services, and it is referred to as FAU G1 and FAS G1 respectively.

Clarity and accessibility

Explanation of the measure

- 3.21 The proposed measure set out in the rest of this section is intended to secure compliance with the duties in the Act relating to the clarity and accessibility of the relevant provisions.

- 3.22 Under this proposed measure, Category 1 and Category 2A providers should ensure that relevant provisions included in terms and statements are clear and accessible. To achieve this, they should take into account:
- a) **Findability:** Provisions should be easy to find, such that they are easy to locate within the terms and statements and are clearly signposted to the public (including to those who do not use or are not signed up for the service).
 - b) **Layout and formatting:** Provisions should be laid out and formatted in a way that helps users read and understand them.
 - c) **Language:** Provisions should be written to a reading age comprehensible for the youngest individual permitted to use the service without the consent of a parent or guardian.
 - d) **Usability:** Provisions should be designed to be compatible with assistive technologies, including keyboard navigation and screen-reading technology.

Benefits and effectiveness

- 3.23 Our analysis suggests four factors are important when determining whether provisions are clear and accessible: findability, layout and formatting, language, and usability. This is consistent with the approach that we took in our December 2024 Statement on Protecting People from Illegal Harms Online and our April 2025 Statement on Protecting Children from Harms Online. We provisionally consider these factors remain the most relevant and helpful components to ensure compliance with the duty that the relevant provisions are clear and accessible.
- 3.24 As highlighted in Volume 1, Section 5, ‘Approach to codes’, we consider that, where appropriate, there are benefits to aligning our approach with the approach taken in Illegal Content Codes and the Protection of Children Codes.
- 3.25 Asking service providers to achieve certain outcomes in their terms and statements would provide clarity about our broad expectations, while allowing providers more flexibility in the steps they could take to meet the duties. We therefore focus the remainder of our analysis on this broader criterion and the factors that we provisionally consider are important for ensuring that provisions are clear and accessible, which we explore in the rest of the subsection.

Findability

- 3.26 Being able to find terms and statements is important for their accessibility. This means that they need to be intuitive to find and straightforward to reach through a small number of steps.
- 3.27 Respondents to our 2024 Call for Evidence: Third Phase of Online Safety Regulation highlighted the importance of clear signposting to the location of information, particularly

for users with a learning disability.⁹² 5Rights Foundation highlighted that terms of service “are not always prominent and difficult to find”.⁹³

- 3.28 Ofcom research found that one in seven (14%) people who had needed to access the terms of a social media site or platform were unable to do so on the most recent occasion, and a further 27% said that although they accessed the terms, they did not find the information they were looking for.⁹⁴

Layout and formatting

- 3.29 Research has explored the effect of layout and formatting of terms and statements on comprehension levels of users.⁹⁵
- 3.30 Evidence suggests that the clear presentation of provisions can help users find and understand relevant information. Research by Behavioural Insights Team found that using icons to illustrate important terms increased user comprehension scores by 34% compared with the control.⁹⁶
- 3.31 Respondents to our 2024 Call for Evidence noted several ways to ensure clear and accessible written layouts and formats. For example, Ukie highlighted that their members have taken various approaches to improve user engagement with their terms of service, including “adding clear signposting”.⁹⁷

Language

- 3.32 Terms and statements are often long, confusing and require advanced reading skills to understand,⁹⁸ meaning they are unsuitable for many users, especially children.⁹⁹

⁹² [Royal Mencap Society response to 2024 Call for Evidence](#): “Equally as important as the production of accessible formats like easy read is the clear signposting to the location of the information. Webpages and systems that require multiple clicks or have links in small lettering or are positioned in hard-to-find places (such as the bottom of a long page) can be very difficult for people with a learning disability to use. We suggest that the providers of online services place terms of service and public policy statements within one click of the main page of the service. This would not only benefit people with a learning disability, but also the wider population.”

⁹³ [5Rights Foundation response to 2024 Call for Evidence](#).

⁹⁴ We conducted a survey in March 2023 using an online interview administered to members of the YouGov Plc UK panel of 2.5 million+ individuals who have agreed to take part in surveys. The responding sample is weighted to the profile of the sample of UK adults aged 16+ to provide a representative reporting sample derived from the census. The sample size was 2,163 adults online aged 16+. The objective of the survey was to understand online adults’ experience in using services online such as social media, search engines, video or adult websites and apps, and finding information about these services. Source: Ofcom, 2023. [Platform Terms and Accessibility](#). [accessed 26 February 2026].

⁹⁵ For example, Danish Competition and Consumer Authority, 2018. [Improving the effectiveness of terms and conditions in online trade](#). [accessed 16 March 2026].

⁹⁶ Behavioural Insights Team, 2019. [Best practice guide: Improving consumer understanding of contractual terms and privacy policies. Evidence-based actions for businesses](#). [accessed 26 March 2026].

⁹⁷ [Ukie response to 2024 Call for Evidence](#).

⁹⁸ Ofcom, 2023. [Platform Terms and Accessibility](#). [accessed 26 February 2026].

⁹⁹ See Schneble, C.O., Favaretto, M., Elger, B.S. and Shaw, D.M., 2021. [Social media terms and conditions and informed consent from children: Ethical analysis](#), *JMR Pediatrics and Parenting*, 4 (2). [accessed 16 March 2026]. This is a thematic analysis of terms and conditions on 20 social media platforms and two mobile phone operating systems, which concluded “terms and conditions are often too long and difficult to understand, especially for younger users.” See also the Children’s Commissioner for England, 2017. [Growing up digital: A report of the Growing Up Digital Taskforce](#). [accessed 16 March 2026]; Milkaite, I. and Lievens, E., 2020. [Child-friendly transparency of data processing in the EU: from legal requirements to platform policies](#), *Journal of Children and Media*, 14 (1). [accessed 16 March 2026].

- 3.33 Several respondents to our 2024 Call for Evidence, including services and organisations advocating for users including children¹⁰⁰ and those with learning disabilities,¹⁰¹ highlighted the need for provisions to be written in clear language understandable for the range of users on a service, including avoiding the use of jargon.
- 3.34 In their response to our 2024 Call for Evidence, 5Rights Foundation highlighted their research¹⁰² which has shown that “many services popular among children and young people set out their terms of service in highly legalistic documents, sometimes over 11,500 words in length, with a ‘readability’ score requiring a university education”.¹⁰³
- 3.35 Some respondents proposed that service providers should note the readability score of their terms and statements. The British and Irish Law Education and Technology Association (BILETA) suggested that services should “aim for a readability score appropriate for a wide audience, such as aiming for a Flesch–Kincaid grade level of around 8”.¹⁰⁴ The Cyber Helpline recommended that “at the very least, these policies should be in a text format that is compliant with the reading age of the lower age limit for the platform concerned, (e.g. a reading age of 13 for 13+ platforms)”.¹⁰⁵
- 3.36 Ukie highlighted that to increase user engagement with their terms of service, some of their members have taken the approach of “removing dense legal language, and avoiding long sentences where possible”.¹⁰⁶
- 3.37 Research by Behavioural Insights Team found that reducing a policy’s estimated reading age through simplified terms and conditions increased comprehension among those with a lower level of education, demonstrating the benefits of language that is suitable for a wider range of users.¹⁰⁷

Usability

- 3.38 Some users with a disability may require certain tools to make use of the provisions; for example, users with visual or motor impairments may be dependent on using a keyboard to navigate apps and webpages,¹⁰⁸ while screen readers make content on a screen accessible for those who are unable to see it.¹⁰⁹
- 3.39 Ofcom research found that 1 in 10 adults online have had trouble reading text online because it was not keyboard navigable or it was difficult to navigate using a keyboard. The

¹⁰⁰ 5Rights Foundation response to 2024 Call for Evidence.

¹⁰¹ Royal Mencap Society response to 2024 Call for Evidence.

¹⁰² 5Rights Foundation, 2021. [Tick to Agree: Age appropriate presentation of published terms](#). [accessed 26 March 2026].

¹⁰³ 5Rights Foundation response to 2024 Call for Evidence.

¹⁰⁴ [BILETA response to 2024 Call for Evidence](#).

¹⁰⁵ [The Cyber Helpline response to 2024 Call for Evidence](#).

¹⁰⁶ Ukie response to 2024 Call for Evidence.

¹⁰⁷ The study tested simplifying the terms and conditions of a peer-to-peer room-sharing platform with sentences and words which were shorter on average. By doing this, they reduced the policy’s estimated reading age from a university graduate’s reading level to a 14-year-old’s reading level. Source: Behavioural Insights Team, 2019. Best practice guide, p.30. [accessed 26 March 2026].

¹⁰⁸ WebAIM, 2026. [Keyboard Accessibility](#). [accessed 26 March 2026].

¹⁰⁹ Royal National Institute of Blind People. [Screen Reading Software](#). [accessed 26 March 2026].

same proportion had difficulty reading text online because it was not compatible or was difficult to use with screen-reading technology.¹¹⁰

- 3.40 In their response to our 2024 Call for Evidence, Google highlighted that in their experience, service providers can “enhance the clarity and accessibility of terms of service and public policy statements” by using “accessible formats”. Google also suggested that “service providers can also (where appropriate) produce different types of content (including short video explainers) which describe aspects of the terms of service and related policies”.¹¹¹
- 3.41 5Rights Foundation suggested in their response that service providers should refer to the latest Web Content Accessibility Guidelines.¹¹²
- 3.42 Terms and statements can include links at the top or side of the page. For users with certain disabilities, being able to skip links avoids the obstacle of navigating them to access the provisions.¹¹³
- 3.43 Semantic elements (the tags used to indicate what type of text is on the page) in HTML, which is the standard markup language for webpages, can also help those using screen readers and keyboards to navigate through information presented.¹¹⁴

Impacts and costs on service providers

Direct costs

- 3.44 We expect the main costs associated with this proposed measure would be in the form of staff costs, arising from the staff time needed for research and implementation.
- 3.45 These costs are likely to vary across service providers, depending on the extent to which they use proactive technology for the purpose of detecting fraudulent advertising and therefore the likely detail needed in the relevant provisions, as well as the extent to which they may already have the relevant provisions in place.
- 3.46 In paragraphs 3.47 to 3.50, we consider the costs associated with each of our four factors we propose to recommend for clear and accessible terms and statements. In considering these costs, we take our assumptions for the equivalent terms of service and publicly available statements measure in our Illegal Content Codes as our starting point.¹¹⁵ Overall, we do not expect the costs to be significant. We estimate a total cost of between £5,900 and £11,800.¹¹⁶

Findability

- 3.47 If a service provider does not already have publicly available provisions giving information about their use of proactive technology for the purpose of detecting fraudulent advertising,

¹¹⁰ The question wording was: “Now thinking about your time spent more widely online (i.e. beyond finding or reading terms)...Have you ever had difficulty reading information because of any of the reasons below? (Please select all that apply)”. Source: Ofcom, 2023. Platform Terms and Accessibility. [accessed 26 February 2026].

¹¹¹ [Google response to 2024 Call for Evidence](#).

¹¹² 5Rights Foundation response to 2024 Call for Evidence.

¹¹³ University of Washington, Access Computing, 2023. [What is a skip navigation link?](#) [accessed 16 March 2026].

¹¹⁴ MDN, 2023. [HTML: A good basis for accessibility](#). [accessed 16 March 2026].

¹¹⁵ We expect that there may be some synergies between this measure and the equivalent terms of service and publicly available statements measures in our Illegal Content Codes and Protection of Children Codes which may also help reduce some of the costs involved.

¹¹⁶ The individual costs below may not fully add up to the total cost due to rounding.

the provider may need to incur a one-off design and engineering cost to make the necessary user interface changes to ensure these provisions are easy to find. We estimate this could involve a one-off cost of between £1,500 and £3,000.¹¹⁷ There may also be some smaller ongoing costs in maintaining the user interface.

Layout and formatting

3.48 Service providers may need to incur costs in relation to editing the layout and formatting of the relevant provisions to bring about better user understanding (such as adding bullet points, adding subtitles, changing text size). Where such edits are not already in place, we estimate there could be a one-off cost of between £2,200 and £4,500 for service providers.¹¹⁸ The extent of these costs would depend on the level of detail service providers include in their provisions.¹¹⁹ There may also be some small ongoing costs in relation to maintaining a suitable layout and formatting when updates or changes to the provisions are made.

Language

3.49 Service providers might have to incur extra costs to check and ensure that their provisions are clear enough for the youngest users who can access the service without needing parental consent. This is likely to be more complex, and therefore most costly, for providers that permit younger users to use the service, as well as those with detailed provisions. We estimate that simplifying 800 words of text from a reading age of 16 to 13 could take a suitably qualified employee three days,¹²⁰ and could involve a one-off cost of between £730 and £1,500 for the service provider.¹²¹ There may also be a small ongoing cost in maintaining the comprehensibility with updates or changes to the provisions.

¹¹⁷ Assuming it takes up to two and a half working days for a relevant employee to research how best they could meet these requirements and up to two and a half working days to implement the changes (based on a software engineer's salary, see our labour wage assumptions in Annex 8, 'Further detail on economic assumptions and analysis'). In our December 2024 Statement, we assumed it would take up to five working days to research and up to five working days to implement the changes. We have lowered the amount of time needed to two and a half working days considering that these providers should be familiar with giving regard to 'findability' as part of their terms of service and publicly available statements measures from the Illegal Content Codes, and through these measures may have already implemented some of the relevant user interface changes necessary for our proposed measure.

¹¹⁸ Assuming it takes up to two and a half working days for a relevant employee to research how best they could meet these requirements and up to five working days to implement the changes (based on a software engineer's salary, see our labour wage assumptions in Annex 8, 'Further detail on economic assumptions and analysis'). In our December 2024 Statement, we assumed it would take up to five working days to research and up to five working days to implement the changes needed. We have lowered the amount of research time to two and a half working days, considering that these providers should already have a degree of familiarity in giving regard to 'layout and formatting' as part of their terms of service and publicly available statements measures from the Illegal Content Codes. However, we have maintained the assumption that it may take up to five working days to implement any changes, considering the potential complexity and length of provisions needed and therefore likely work required on the layout and formatting.

¹¹⁹ For example, we expect the costs of editing may be at the higher end for a service provider that chooses to explain in detail their use of proactive technology across the advertising lifecycle or the multi-layering nature of their proactive technology.

¹²⁰ This is consistent with our assumptions for the terms of service and publicly available statements measure from the Illegal Content Codes.

¹²¹ We assume a salary of a professional occupations staff member. See our labour wage assumptions in Annex 8, 'Further detail on economic assumptions and analysis'.

Usability

- 3.50 Service providers may need to incur costs to ensure the relevant provisions are keyboard navigable and compatible with screen-reading tools. We expect the potential design and engineering costs to be similar to those detailed in paragraph 3.47 for findability. We expect one-off costs to be between £1,500 and £3,000, with the addition of some small ongoing maintenance costs.

Rights assessment

- 3.51 We have considered whether this proposed measure would constitute an interference with advertisers', users' or service providers' freedom of expression or association rights, or an infringement on users' privacy rights. We do not consider it would constitute an interference with such rights.

Provisional conclusion

- 3.52 The Act requires Category 1 and Category 2A service providers to ensure that the relevant provisions are clear and accessible.
- 3.53 In line with the approach that we took in our December 2024 Statement and our April 2025 Statement, the evidence that we have assessed suggests that the following factors are the main determinants of whether terms and statements are clear and accessible to users: findability, layout and formatting, language, and usability. Therefore, we are proposing that service providers should have regard to these factors.
- 3.54 When weighing the benefits of this proposed measure against the costs, we provisionally consider that it is appropriate to recommend this measure for the purpose of compliance with the Fraudulent Advertising Codes. This is because, as we have explained in paragraph 3.25, we are proposing that service providers have significant flexibility about how to implement the measure. Additionally, given the similarity between this proposed measure and the measures proposed in the Illegal Content Codes and the Protection of Children Codes, we expect that most providers would have a degree of familiarity and experience when implementing this proposed measure, which could help save some costs.
- 3.55 In line with the analysis in this section, we propose to recommend that our Fraudulent Advertising Codes contain this measure.
- 3.56 The full text of the proposed measure can be found in the draft Fraudulent Advertising Code of Practice for user-to-user services and in the draft Fraudulent Advertising Code of Practice for search services, and it is referred to as FAU G2 and FAS G2 respectively.

4. Advertising complaints

What is this section about?

Advertising complaints systems and processes refer to both the mechanisms that enable the submission of advertising complaints and the internal workflows that handle those advertising complaints. A dedicated reporting channel is a specialised reporting route used by organisations acting as trusted flaggers, who have expertise in identifying fraudulent advertisements.

In this section, we set out our proposed measures on advertising complaints and dedicated reporting channels and why we are proposing to recommend them.

Our proposals

Number in our Codes	Proposed measure applicable to providers of Category 1 and 2A services
FAU D1 and FAS D1	Service providers should operate systems and processes which enable prospective advertising complainants to make advertising complaints , in a way which will secure that service providers will take appropriate action in relation to them.
FAU D2 and FAS D2	Service providers should design and operate advertising complaints systems and processes which are easy to find, easy to access and easy to use . This includes considering the accessibility of these systems and processes.
FAU D3 and FAS D3	When service providers receive a complaint about a paid-for advertisement which may be fraudulent, they should treat the complaint as a reason to suspect it may be a fraudulent advertisement, unless it is deemed manifestly unfounded . They should then use their advertising moderation systems and processes to review the advertising complaint.
FAU D4 and FAS D4	Service providers should determine an advertising appeal promptly .
FAU D5 and FAS D5	Where an advertising appeal is upheld and service providers reverse a decision that a paid-for advertisement was a fraudulent advertisement or fraudulent advertising proxy , the service providers should take the following actions (so far as appropriate and possible where relevant): reverse the action taken against the advertising account holder and paid-for advertisement, adjust any relevant internal advertising policies if appropriate to ensure accuracy, and take steps to ensure that the use of automated advertising moderation technology does not cause the same paid-for advertisement to be taken down¹²² again .
FAU D6 and FAS D6	Service providers may only disregard an advertising complaint that is not an advertising appeal if they have a policy that sets out the information and attributes that indicate a manifestly unfounded advertising complaint . Service providers must make decisions in accordance with this policy and review the application of the policy annually.

¹²² In respect of Category 1 services, “taken down” has the same meaning as “taking down” in s236(1) of the Act. In respect of Category 2A services, this is any action which results in UK users no longer being able to encounter paid-for advertisements in or via search results of the service.

**FAU D7 and
FAS D7**

Service providers should **establish and maintain a dedicated reporting channel** for, at a minimum, the recommended trusted flaggers and relating to fraudulent advertising.

Why are we proposing this?

Complaints about paid-for advertisements are an important way for service providers to become aware of fraudulent advertisements that may have evaded other safety mechanisms, and to take action to protect users from them in accordance with their fraudulent advertising duties under the Act.

The availability of advertising appeals systems and processes acts as an important safeguard for freedom of expression and privacy rights, by providing a means to correct erroneous moderation judgements against legitimate paid-for advertisements and advertising account holders.

Dedicated reporting channels make it easier for expert organisations to submit complaints about paid-for advertisements to service providers to help improve the detection of fraudulent advertisements so that they can be taken down.

Consultation question

- Do you agree with our proposals? Please confirm which proposed measure your views relate to and provide any arguments and supporting evidence.

Introduction

- 4.1 The Online Safety Act 2023 (the Act) places duties on Category 1 and 2A service providers to protect users from fraudulent advertisements.¹²³ We consider advertising complaints systems and processes to be an important part of enabling service providers to fulfil these duties, and, in some cases, safeguard freedom of expression and privacy rights.
- 4.2 Complaints about paid-for advertisements, including advertising reports, are an important way for Category 1 and 2A service providers to become aware of fraudulent advertisements and take action to protect users from them.¹²⁴ They can be used to identify fraudulent advertisements that may have evaded other safety processes, including proactive technology.¹²⁵

¹²³ See sections 38 and 39 of the Act. Sections 38(1) and 39(1) state that Category 1 and 2A service providers are required to operate their services using proportionate systems and processes designed to prevent users from encountering fraudulent advertisements, minimise the length of time for which any fraudulent advertisements are present and swiftly take down such content.

¹²⁴ We refer to fraudulent advertising proxy together with fraudulent advertisements when we say ‘fraudulent advertisement(s)’ for the sake of brevity, unless otherwise indicated. A fraudulent advertising proxy is an advertisement that a service provider has assessed against its own categories of prohibited advertisements (set out in its terms of service or publicly available statement, advertising contracts (where all of the service provider’s advertising contracts contain similar prohibitions in relation to fraudulent advertisements), or a combination of these when read together). The service provider may do this where it is satisfied that the fraudulent advertisements that it has reason to suspect exist are prohibited by these policies or contracts. For more information, see Volume 4, Section 2, ‘Advertising moderation’.

¹²⁵ We understand that many large service providers use proactive technology to detect fraudulent advertisements and plan to propose measures on the use of proactive technology to detect fraudulent advertising in Autumn 2026. Please see Volume 4, Section 2, ‘Advertising moderation’, paragraphs 2.14 and 2.15 for more detail.

- 4.3 In the context of advertising complaints, our proposed measures also include the recommendation that service providers should establish and maintain a dedicated reporting channel for, at a minimum, the recommended trusted flaggers listed in the proposed measure. We consider that dedicated reporting channels make it easier for expert organisations to report suspected fraudulent advertisements to service providers and can play a valuable role in improving detection of this content. We discuss this proposed measure in greater detail from paragraph 4.140.
- 4.4 We have designed our proposed measures, which have been adapted from the Illegal content Codes of Practice for user-to-user and search services, to ensure that:
- service providers have appropriate systems and processes in place to handle advertising complaints and reports from trusted flaggers; and
 - those systems and processes are fit for purpose and, together with the other proposed measures in this consultation, enable service providers to meet their fraudulent advertising (content) duties under the Act.¹²⁶
- 4.5 We have adapted the measures that we consider will support service providers in fulfilling their fraudulent advertising (content) duties under the Act or provide a means to safeguard freedom of expression. We explain our overall approach to adapting these measures for this purpose in Volume 1, Section 5, ‘Approach to codes’.¹²⁷
- 4.6 We acknowledge that a Category 1 or 2A service may be serving paid-for advertisements to its users through different advertising pathways. Where relevant, the proposed intermediaries measure would apply. The proposed intermediaries measure recommends that a service provider should use all reasonable endeavours to implement a version of any measures it has been unable to apply. For more information, see Volume 2, Section 2, ‘Advertising intermediaries’.

Section structure

- 4.7 The remainder of this section sets out our proposed measures for Category 1 and 2A service providers, organised into sub-sections. These cover:
- enabling advertising complaints;
 - having easy to find, easy to access and easy to use advertising complaints systems and processes;
 - appropriate action for processing advertising complaints, comprising:
 - > appropriate action service providers should take in response to advertising complaints about suspected fraudulent advertising; and
 - > an exception for manifestly unfounded advertising complaints;
 - appropriate action for advertising complaints which are advertising appeals, comprising:
 - > the determination of advertising appeals; and
 - > appropriate action following the determination of advertising appeals;
 - dedicated reporting channels for trusted flaggers to report fraudulent advertisements.

¹²⁶ Fraudulent advertising (content) duties refer to sections 38(1) and 39(1) of the Act.

¹²⁷ For context, the Act places specific duties on service providers related to the design and operation of reporting and complaints processes for both user-to-user and search services in relation to illegal content and content that is harmful to children.

Definitions

We use the following key terms in this section:

Advertising complaints consist of the following kinds of complaints:

- Complaints (including **advertising reports**) by prospective advertising complainants about paid-for advertisements present on a service they consider to be fraudulent advertisements; and
- **advertising appeals**.

Advertising reports are complaints by prospective advertising complainants about paid-for advertisements present on a service that they consider to be a fraudulent advertisement, submitted through a reporting function or tool provided by the service provider. This includes complaints made directly from an ad library about relevant paid-for advertisements that can be encountered on the service.

Advertising appeals are complaints about actions taken by service providers to prevent UK users from encountering paid-for advertisements on the basis they are fraudulent advertisements or fraudulent advertising proxy.

We consider that service providers should accept advertising complaints made by **prospective advertising complainants**, which are defined as:

- United Kingdom users;
- persons using an advertising account;
- users of an ad library; and
- affected persons.

In relation to Category 2A services only, in addition to the above-listed prospective advertising complainants, interested persons (as defined in section 227(7) of the Act) are also prospective advertising complainants.

Enabling advertising complaints

Explanation of the measure

- 4.8 We propose to recommend that a service provider should operate systems and processes which enable prospective advertising complainants to make advertising complaints, in a way that will secure appropriate action is taken in relation to them.¹²⁸ Securing appropriate action would likely consist of supporting a service provider to make a decision about whether a paid-for advertisement is fraudulent and should be taken down or to take a follow-up action (such as reinstating a paid-for advertisement if an advertising appeal is upheld).
- 4.9 We propose service providers should have flexibility in the way they implement these systems and processes. This reflects the diversity of categorised services and how they implement complaints systems and processes. For example, some service providers may have existing advertising or similar complaints systems and processes that they could adapt to implement our proposed recommendations.

¹²⁸ The proposed measure is an adaptation of ICU D1 and ICS D1 of the Illegal content Codes of Practice for user-to-user and search services respectively.

- 4.10 In practice, we consider that prospective advertising complainants could submit advertising reports to a service provider via ‘reporting buttons’ or ‘icons’ located next to the paid-for advertisements in question. This could then open to a selection menu which includes a list of categories, including a specific category for fraudulent advertisements, and further subcategories which specify the reason as to why the complainant believes the paid-for advertisement is fraudulent.¹²⁹
- 4.11 As advertising reports would normally only be about a single paid-for advertisement, we consider that service providers would also need an alternative way to receive other advertising complaints. This is because reporting functions or tools alone cannot be used to receive all types of advertising complaints.¹³⁰ We therefore consider it necessary for service providers to provide another means for prospective advertising complainants to submit complaints about paid-for advertisements aside from a reporting function or tool. For example, complaints about multiple paid-for advertisements from different advertising accounts or a single advertising account could be submitted via a webform which allows prospective advertising complainants to provide screenshots, URLs and other relevant information for as many pieces of content as necessary.
- 4.12 Advertising appeals could, for example, be submitted via a web page, such as a ‘help centre’, or simply through a ‘contact us’ link that all services would already have. However, we are also aware that some service providers send advertising account holders direct notifications about their paid-for advertisement being removed or advertising account being restricted through an email or within an advertising account which could include a direct link to initiate an advertising appeal.¹³¹ We note that these are illustrative examples and maintain that service providers would have flexibility in how they may implement advertising appeals systems and processes.
- 4.13 We consider that complaints about paid-for advertisements should not require creating or logging into an account on a service.¹³² Relevant systems and processes should therefore be implemented in such a way that prospective advertising complainants without an account on a service can submit these types of advertising complaints.

Benefits and effectiveness

- 4.14 Complaints about paid-for advertisements are an important way for service providers to become aware of fraudulent advertisements. Therefore, where service providers have advertising complaints systems and processes, they are more likely to detect and remove

¹²⁹ Our behavioural audit found that all audited services, for which we were able to find and report an advertisement, had a category relevant to fraudulent advertisements (such as fraud, scams and misleading content) when submitting a report. Source: Ofcom, 2026. [Behavioural audit of services with advertisement functionality.](#)

¹³⁰ Reporting functions or tools are generally designed to enable complaints about a single paid-for advertisement at a time. As a result, they are unlikely to be able to accommodate all types of advertising complaints, such as complaints relating to multiple advertisements. Service providers should therefore ensure that additional mechanisms (for example, webforms or contact channels) are available to receive these types of complaints.

¹³¹ For example, LinkedIn sends a notification to advertising account holders when a paid-for advertisement is restricted or account restrictions have been applied. This notification includes a direct link for the to initiate an appeal via a ‘Submit an appeal’ button. Source: LinkedIn response to our formal information request issued 26 June 2025.

¹³² There may be exceptions for advertising reports where prospective advertising complainants cannot encounter the paid-for advertisement unless they are logged in.

fraudulent advertising. This would deliver significant benefits to users, namely minimising the time fraudulent advertisements are present on a service and ensuring their swift take down as per the fraudulent advertising (content) duties under the Act.

- 4.15 Evidence also indicates that advertising complaints systems and processes could support the management of fraudulent advertising in three important ways. First, they form a core part of wider content moderation systems, enabling service providers to identify potentially harmful or deceptive content that may have evaded proactive or automated safety processes.¹³³ Second, where reports lead to prompt review and takedown, they reduce the length of time fraudulent advertising remains available, limiting user exposure and, in cases such as account takeover, help to reduce ongoing harm.¹³⁴ Third, reporting and complaints data contributes to the evidence base on fraudulent advertising by increasing the information available to service providers about emerging tactics, repeat offenders and risk patterns over time, supporting improved understanding and management of this harm.¹³⁵
- 4.16 Advertising appeals systems and processes also provide benefits where service providers take incorrect action against legitimate paid-for advertisements and advertising account holders. Such benefits often relate to safeguarding rights, including freedom of expression. These systems help ensure that actions taken under the relevant proposed advertising moderation and advertising ban measures are proportionate by providing a necessary route of redress for incorrect decisions or actions. We discuss the benefits of advertising appeals systems and processes in more detail in the sub-section on appropriate action for advertising complaints which are advertising appeals.

Impacts and costs on service providers

Direct costs

- 4.17 All Category 1 and 2A service providers that are in scope for this proposed measure are also in scope for the reporting and complaints duties in sections 20 and 21 of the Act. We therefore consider that Category 1 and 2A service providers would likely have systems and processes in place to enable complaints for illegal content and expect that they would be able to adapt them to enable advertising complaints.
- 4.18 To implement these adaptations, we expect that service providers would have to undertake engineering work relating to one or more of the following steps:

¹³³ Ofcom's report on content moderation overall (including the reporting and complaints mechanism) highlights how end-users or third-party organisations may report content for review in combination with other review processes. However, the report notes that content moderation "can only reduce but not eliminate harm." Source: Ofcom, 2023. [Content moderation in user-to-user online services](#).

¹³⁴ Advertisers highlighted the importance of reporting mechanisms but felt that the current reporting process could be slow, and in one example affected them for several weeks before a fraudulent website was taken down. Source: Ofcom, 2026. [Online advertising pathways: qualitative research report](#); There is also evidence that satisfaction with the process of reporting an online harm overall is mixed (36% satisfied and 37% dissatisfied). This analysis is based on individuals who had seen and reported at least one instance of online harm in the past four weeks and were aware of the outcome of their report (including cases where no action had yet been taken). 740 respondents met the criteria to answer this question. Source: Ofcom, 2026. [Online Experiences Tracker, Wave 9](#).

¹³⁵ A World Economic Forum insight report on effective digital safety measures highlights the importance of data in general for online scams and fraud: "without a complete picture of the life cycle of a scam, it is hard to pinpoint where it starts, which platforms and services it touches, and which interventions could be effective". Source: World Economic Forum, 2025. [The Intervention Journey: A Roadmap to Effective Digital Safety Measures](#). [accessed 15 April 2026].

- update existing complaints and appeals infrastructure to allow users to submit advertising complaints;
 - make changes to their existing reporting interfaces and menus to include additional selection categories associated with fraudulent advertising;
 - implement API integrations where mobile, web or third-party dashboards need syncing to enable advertising complaints; and
 - update existing complaints workflow designs to enable:
 - > storing of advertising complaints and their metadata;
 - > complaints status tracking;
 - > entry into the advertising moderation queue; and
 - > integration with advertising moderation pipelines, logging and analytics.
- 4.19 We expect service providers could integrate these changes into their existing complaints and appeals workflows. The main input required would be staff and engineering time spent designing, testing and implementing modifications.
- 4.20 Service providers would therefore primarily incur one-off incremental costs, though the scale of these costs will likely vary by service provider. The main factor driving the scale of these costs would be the extent and complexity of the required adaptation. Costs would likely increase with the volume of paid-for advertising and users, as larger services are more likely to have more complex workflow requirements.
- 4.21 We consider that service providers could implement these changes over a period of 6 to 12 weeks using a relatively small team consisting of two to four software engineers, a project manager (potentially working part-time depending on the complexity of the change) and up to one unit of full-time equivalent of another professional, such as a policy manager. Service providers would also need to undertake testing and quality assurance of these changes, which would require input from one to two quality assurance engineers over the same period.
- 4.22 We estimate these one-off adaptation costs would range between £39,000 and £244,000. Service providers would also incur annual maintenance costs involving infrastructure upkeep, operational troubleshooting, and periodic adjustments to workflows as service needs change. Using our standard assumptions we have estimated this would range between £10,000 and £61,000.¹³⁶
- 4.23 We consider that many Category 1 and 2A service providers are likely to already have advertising complaints infrastructure in place. We therefore expect that the adaptations required in practice would be incremental and therefore the resulting costs would be closer to the lower bound of our estimates.

Indirect costs

- 4.24 We consider that operational costs associated with advertising moderation may increase due to this proposed measure for enabling advertising complaints. This would be because of a potential increase in the volume of complaints about paid-for advertisements, each of which will need to be reviewed, assessed, and, where appropriate, removed as set out in

¹³⁶ Our standard assumptions are that business-as-usual (BAU) maintenance (excluding any significant improvement) would be 25% of initial build costs. See Annex 8, 'Further detail on economic assumptions and analysis' for further details.

the relevant proposed advertising moderation measures.¹³⁷ However, we consider that the proposed measure regarding manifestly unfounded advertising complaints would partially mitigate the costs associated with this increase in volume, by allowing service providers to disregard spam and malicious complaints as manifestly unfounded in line with their policy.

Rights assessment

Freedom of expression

- 4.25 As explained in Volume 1, Section 5, ‘Approach to codes’, Article 10 of the European Convention on Human Rights (ECHR) upholds the right to freedom of expression, which encompasses the right to hold opinions and to receive and impart information and ideas without unnecessary interference by a public authority. Article 10 is a qualified right, and we must exercise our duties under the Act in a way that does not restrict this right unless satisfied that is proportionate to the legitimate aim pursued. We start from the position that this proposed measure is prescribed by law, in pursuit of a legitimate aim and corresponds to a pressing social need.
- 4.26 Save as noted below, freedom of expression impacts on service providers, advertisers and/or prospective advertising complainants (which includes users) relating to a paid-for advertisement ceasing to be encounterable by UK users will flow from action taken in response to complaints about paid-for advertisements which are suspected to be fraudulent, rather than the advertising complaints systems and processes themselves. We have therefore considered relevant impacts on freedom of expression in the rights assessments for our proposed measures relating to advertising moderation and advertising bans and refer stakeholders to the assessments in Volume 4, Section 2 and Volume 3, Section 5 respectively.
- 4.27 This proposed measure may positively affect rights of prospective advertising complainants to freedom of expression and association. For example, a process for raising complaints with the service provider about fraudulent advertising could result in content that would otherwise be ‘missed’ being flagged for moderation (and, assuming the advertising moderation process works as intended, ceasing to be encounterable by UK users), creating safer spaces online. Users may feel more able to join online communities and share ideas and information with other users while being safeguarded from potential harm.
- 4.28 A potential interference with the rights to freedom of expression and association may arise where, because of a complaint, material that would not otherwise have been subject to the moderation process is subjected to that process and the service provider decides to restrict access to material it considers to be fraudulent advertising, or restricts use of the service (for example, through an advertising ban) on the basis of incorrect assessments of the nature of the content. This is likely to primarily impact the freedom of expression rights of advertisers. However, we consider that this impact is likely to be mitigated by other measures such as our proposed measure related to the provision of training and materials to individuals working in advertising moderation and our proposed measures relating to advertising appeals. Considering these other measures, as well as the benefits of complaints in helping to identify fraudulent advertising, we consider any interference is likely to be proportionate.

¹³⁷ See Volume 4, Section 2, ‘Advertising moderation’.

Data protection and privacy

- 4.29 As explained in Volume 1, Section 5, ‘Approach to codes’, sub-section ‘Approach to human rights assessments’ Article 8 of the ECHR confers the right to respect for an individual’s private and family life. Article 8 is a qualified right, and we must exercise our duties under the Act in a way that does not restrict this right unless satisfied that is proportionate to the legitimate aim pursued. As noted in relation to freedom of expression, we start from the position that this proposed measure is prescribed by law, in pursuit of a legitimate aim and corresponds to a pressing social need. Article 8 underpins the data protection laws with which service providers must comply.
- 4.30 Save as noted below, privacy impacts on service providers, advertisers and/or prospective advertising complainants relating to paid-for advertisements ceasing to be encounterable by UK users will flow from action taken in response to complaints about paid-for advertisements which are suspected to be fraudulent, rather than the advertising complaints systems and processes themselves. We have therefore considered relevant impacts on freedom of expression in the rights assessments for our proposed measures relating to advertising moderation and advertising bans and refer stakeholders to the assessments in Volume 4, Section 2 and Volume 3, Section 5 respectively.
- 4.31 This proposed measure could have a positive impact on individuals’ right to privacy as advertising complaints may identify paid-for advertisements which misuse personal data or likenesses that would not otherwise have been flagged for moderation, resulting in those paid-for advertisements being subject to the service’s advertising moderation process and potentially removed. Therefore, this proposed measure could assist in preserving individuals’ rights to privacy, where it leads to fraudulent advertisements misusing personal data or likenesses being removed from services.
- 4.32 We consider that advertising complaints systems and processes may involve processing some personal data, such as email addresses. This may affect individuals’ rights to privacy and their rights under data protection law. However, we consider individuals’ privacy rights would not be disproportionately affected as service providers are required to comply with relevant data protection legislation when processing personal data. Service providers should ensure they act in accordance with data protection legislation and Information Commissioner’s Office (ICO) guidance.¹³⁸
- 4.33 The privacy impact of this proposed measure on prospective advertising complainants will likely be relatively limited. To the limited extent that the measure involves interference with individuals’ rights to privacy, we consider the interference to be proportionate to the Act’s legitimate objective of protecting individuals in the UK from fraudulent advertising (which this proposed measure is intended to help providers of Category 1 and 2A services to secure). We consider the impacts of the processing which follows receipt of an advertising complaint in more detail in relation to our proposed measures for advertising moderation, appropriate action for processing advertising complaints and appropriate action for advertising complaints which are advertising appeals.

Provisional conclusion

- 4.34 The primary benefit of this proposed measure is that it would ensure there are systems and processes by which service providers can become aware of fraudulent advertisements on

¹³⁸ This includes ICO, 2024. [Content moderation and data protection | ICO](#). [accessed 21 March 2026].

their services they have not detected themselves. Ensuring that service providers can receive and act on these complaints enables them to identify and remove fraudulent advertisements more quickly, reducing user exposure and supporting compliance with the fraudulent advertising (content) duties in the Act.

- 4.35 In terms of costs associated with this proposed measure, most Category 1 and 2A service providers are likely to already operate complaints systems and processes for other purposes, such as other illegal content, and we expect that existing infrastructure can be adapted with relatively limited one-off and ongoing costs to service providers. Given the scale and resourcing of Category 1 and 2A service providers, and the benefits associated with improved detection and removal of fraudulent advertisements, we consider the costs proportionate and justified.
- 4.36 Our rights assessment indicates that the potential impacts of this proposed measure on freedom of expression rights, freedom of association rights, privacy rights and rights in relation to data protection are limited, and in some cases positive. We therefore consider any impacts to be proportionate to the Act's legitimate objective of protecting UK users from fraudulent advertising.
- 4.37 Following this analysis, our provisional view is that it is proportionate to recommend that Category 1 and 2A service providers should operate advertising complaints systems and processes that enable prospective advertising complainants to make each type of advertising complaint. We therefore propose to recommend that our Fraudulent Advertising Codes contain this measure. The full text of the proposed measure can be found in the draft Fraudulent Advertising Code of Practice for user-to-user services and in the draft Fraudulent Advertising Code of Practice for search services, and it is referred to as FAU D1 and FAS D1 respectively.
- 4.38 We note that further discussion around the benefits and impacts of advertising appeals systems and processes can be found in the sub-section on appropriate action for advertising complaints which are advertising appeals.

Making advertising complaints systems and processes easy to find, access and use

Explanation of the measure

- 4.39 We propose to recommend that service providers should make advertising complaints systems and processes easy to find, access and use.¹³⁹
- 4.40 The proposed components of this recommendation include:
- a reporting function or tool being clearly accessible in relation to a relevant paid-for advertisement;
 - the processes for making other kinds of advertising complaints being easy to find and accessible;
 - advertising complaints processes being designed so that they only include reasonably necessary steps; and

¹³⁹ The proposed measure is an adaptation of ICU D2 and ICS D2 of the Illegal content Codes of Practice for user-to-user and search services respectively.

- having the ability for prospective advertising complainants to provide supporting information.
- 4.41 We also propose to recommend that service providers consider the needs of their UK user base when designing their advertising complaints systems and processes, such as:
- the accessibility needs of its UK user base, including the needs of the youngest users of the service and disabled users;
 - industry standards and good practice on accessibility for disabled people, including implementing assistive technologies to increase their usability, such as keyboard navigation and screen-reading technology; and
 - comprehensibility, based on the likely reading age of the youngest individual permitted to use the service without the consent of a parent or guardian.
- 4.42 We explain the components related to making systems and processes easy to find, use and access alongside accessibility in further detail in the rest of this sub-section.

Advertising complaints functions, tools and processes are easy to find and accessible

- 4.43 Here, we provide an explanation of our proposed recommendations to ensure:
- a reporting function or tool is clearly accessible in relation to a relevant paid-for advertisement; and
 - the processes for making other kinds of advertising complaints are easy to find and accessible.
- 4.44 The first proposed recommendation is to ensure that a reporting function or tool is easy for prospective advertising complainants to access in relation to a paid-for advertisement. One way in which a service provider could ensure reporting functions or tools are easy to access is by clearly displaying a reporting button or icon close to each paid-for advertisement on its service.¹⁴⁰ This includes paid-for advertisements that are live on the service and displayed as part of an ad library.¹⁴¹
- 4.45 Service providers have flexibility over the design of reporting functions but should design them in a way that ensures they are easy to access in relation to a paid-for advertisement that a prospective advertising complainant suspects is fraudulent. For example, a service provider could have regard to different aspects of a reporting function or tool such as its prominence in the context of its service (which could include the font used, size of icons and how it is presented) and its proximity to paid-for advertisements.
- 4.46 The second proposed recommendation relates to how easy it is for prospective advertising complainants to find and access systems and processes for other kinds of advertising complaints, including advertising appeals. Service providers could have similar considerations as the first proposed recommendation, particularly in relation to the prominence of these systems and processes. For advertising appeals, this could include a notification to an advertising account holder that a paid-for advertisement they have posted has been removed which then includes a link to direct them to where they should start an appeal if they wish.

¹⁴⁰ Most services audited as part of our behavioural audit integrated reporting buttons behind icons, often displaying ‘three dots’ or an ‘arrow’, making them accessible and easy to use. Source: Ofcom, 2026. Behavioural audit of services with advertisement functionality.

¹⁴¹ See Volume 4, Section 5, ‘Ad libraries’.

Advertising complaints systems and processes include only reasonably necessary steps

- 4.47 We propose to recommend that service providers only include ‘reasonably necessary steps’ in their advertising complaints systems and processes. This is because we consider that a balance is required between making advertising complaints systems and processes quick and easy to use and ensuring that a service provider has the necessary information to handle advertising complaints.
- 4.48 This could mean that service providers have a varying number of steps in their respective advertising complaints systems and processes. The number of steps would likely be dependent on factors such as the advertising complaints mechanism, the information needed to action the advertising complaint and how this information would feed into their internal workflows that handle advertising complaints.
- 4.49 We note that evidence in behavioural science indicates that tasks involving many steps are less likely to be completed. Each additional step in reporting processes is likely to increase friction costs, including the time and effort associated with completing the task, even when users are motivated to act. Complex reporting processes can also increase choice overload and decision fatigue, making it more likely that users will abandon the process where navigating forms, category choices or justification requirements becomes too burdensome.¹⁴² Consistent with this evidence, the Behavioural Insights Team’s EAST framework highlights that behaviours are more likely to occur when they are ‘easy’, ‘attractive’, ‘social’ and ‘timely’.¹⁴³
- 4.50 We consider that advertising complaints systems and processes with too many unnecessary steps may fail to make submitting complaints ‘easy’ and risk reducing engagement with them. This complexity may act as a behavioural barrier that reduces the number of advertising complaints received by service providers, even when prospective advertising complainants have strong grounds for considering a paid-for advertisement is fraudulent, or for appealing an advertising moderation decision.

Prospective advertising complainants having the ability to provide supporting information

- 4.51 We propose to recommend that prospective advertising complainants should be able to submit supporting information with their complaint. We designed this to ensure service providers can better understand the context of an advertising complaint and make an accurate assessment before making a decision. In practice, this could mean that service providers implement functionalities that allow prospective advertising complainants to attach screenshots, insert URLs and provide additional context in free-text boxes.

Accessibility of advertising complaints systems and processes

- 4.52 We propose to recommend that a service provider should consider the accessibility needs of its UK user base when designing advertising complaints systems and processes so that all users are able to use them effectively.

¹⁴² The Organisation for Economic Co-operation and Development made the case that government services should audit their processes and identify and remove the “excessive or unjustified frictions that make it harder for people to follow through on their intentions and achieve their goals.” Organisation for Economic Co-operation and Development, 2024. [Fixing frictions: ‘Sludge audits’ around the world](#). [accessed 7 April 2026].

¹⁴³ Behavioural Insights Team, 2024. [EAST: Four Simple Ways to Apply Behavioural Insights – Revised and updated version](#). [accessed 7 April 2026].

- 4.53 We would expect a service provider to consider industry standards and good practice when designing its advertising complaint systems and processes so that they are appropriate for the needs of disabled people. Industry standards and good practice will look different for different services, but there are a range of techniques which can be effective. Some prospective advertising complainants with visual or motor impairment may depend on a keyboard to navigate webpages and functions or tools on a service; others may use screen readers to make content on a screen accessible. The World Wide Web Consortium’s Web Content Accessibility Guidelines (WCAG) are widely used for web content and provide guidance and information on how services can be made more accessible.¹⁴⁴
- 4.54 Written information for prospective advertising complainants should be comprehensible for the youngest individual permitted to use the service without the consent of a parent or guardian. This is aligned with our proposed recommendations for terms of service and publicly available statements in Volume 4, Section 3, and works to ensure that the greatest number of prospective advertising complainants possible, including adults with learning difficulties or disabilities, can understand advertising complaints systems and processes. We expect most service providers would present instructions, guidance and steps for advertising complaints systems and processes in written format.

Benefits and effectiveness

- 4.55 Findings from our behavioural audit reveal variation in length and complexity of advertising complaints systems and processes across audited services, suggesting differences in friction. These frictions relate to the number of steps, information requirements, and effort that increases the time and effort involved in submitting an advertising complaint.¹⁴⁵ Other evidence also suggests that reporting and complaints systems and processes for user-generated content can sometimes be hard to find or confusing to use, which may be relevant in the context of fraudulent advertising.¹⁴⁶
- 4.56 Ofcom research also found that over two-fifths (43%) of respondents who had interacted with a potentially fraudulent advertisement reported it. Among those who did not take any action against a potentially fraudulent advertisement, just under half (45%) cited the perceived ineffectiveness of reporting.¹⁴⁷
- 4.57 By making advertising complaints systems and processes easier to find, access and use, the proposed measure is likely to increase the likelihood, and consequently the number, of prospective advertising complainants submitting advertising complaints. An increase in advertising complaints specifically about paid-for advertisements is likely to increase the number of fraudulent advertisements detected and removed, delivering significant benefits to users.

¹⁴⁴ World Wide Web Consortium, 2024. [Web Content Accessibility Guidelines 2 Overview](#). [accessed 14 March 2026].

¹⁴⁵ The number of reporting categories and subcategories ranged from 6 to 33 and the number of clicks required to submit a report ranged from 3 to 6 for the services audited. Source: Ofcom, 2026. Behavioural audit of services with advertisement functionality.

¹⁴⁶ Ofcom, 2025. [Behavioural Audit of Online Services](#).

¹⁴⁷ Perceived ineffectiveness of reporting was a net category, made up of those who gave at least one of the answers: “I didn’t know what to do or who to inform”, “I didn’t think it would help, make a difference or be acted on”, or “I thought it might make it worse”. Ofcom, 2026. [Online paid-for advertisements research](#).

4.58 The following paragraphs explain why we consider each proposed component would deliver important benefits in a fraudulent advertising context in more detail.

Advertising complaints functions, tools and processes are easy to find and accessible

4.59 If prospective advertising complainants struggle to understand or locate advertising complaints systems and processes, they are less likely to submit advertising complaints to service providers, and service providers would remain unaware of fraudulent advertisements they had not identified themselves. We expect these components to reduce these risks.

4.60 Increasing the prominence of these systems and processes would assist prospective advertising complainants in submitting advertising complaints. This is supported by our research that suggests that making reporting systems and processes more prominent or visible increases the likelihood of users reporting content.¹⁴⁸ By increasing the number of paid-for advertisements that are reported, this proposed measure would likely reduce the number of fraudulent advertisements that users are exposed to. This would contribute towards reducing the overall harm from fraudulent advertisements in line with the fraudulent advertising (content) duties set out in the Act.

Advertising complaints systems and processes include only reasonably necessary steps

4.61 We consider that this proposed recommendation will make advertising complaints systems and processes easier to use and navigate, improving the experience for prospective advertising complainants and increasing the likelihood that they submit complaints about paid-for advertisements. More complaints about paid-for advertisements being received by service providers should, in turn, lead to more fraudulent advertisements being identified and removed from services.

4.62 The proposed recommendation allows service providers flexibility to design advertising complaints systems and processes that are tailored to the needs of their users, while also enabling them to receive the information necessary to identify and take action against fraudulent advertisements on their services.

Prospective advertising complainants having the ability to provide supporting information

4.63 The primary benefit of this proposed recommendation is that, in giving prospective advertising complainants the option to submit supporting information when making an advertising complaint, it increases the likelihood of submitting useful advertising complaints.

4.64 Context provided by supporting information can help service providers to make an informed judgement regarding complaints about paid-for advertisements and correctly identify if they are fraudulent. In some instances, the lack of supporting information may result in well-founded complaints about paid-for advertisements not being upheld due to

¹⁴⁸ Ofcom's research into the impact of behaviourally informed designs for content-reporting mechanisms for video-sharing platforms found, in a randomised control trial, that raising the prominence of the reporting function increased the likelihood of participants reporting legal but potentially harmful content compared with a control group. This did not appear to increase over-reporting of neutral content. Source: Ofcom, 2023. [Behavioural insights for online safety: understanding the impact of video sharing platform \(VSP\) design on user behaviour.](#)

missing context. For example, the Integrity Institute highlighted that complaints may be ‘denied’ without context.¹⁴⁹

- 4.65 Prospective advertising complainants may also feel that their advertising complaints require context to be considered appropriately and may not submit an advertising complaint if they are unable to provide additional context. As several stakeholders highlighted in response to our 2023 Illegal Harms Consultation, for users submitting complaints which are appeals, being able to submit supporting information is an important way of establishing context and upholding rights.¹⁵⁰ We consider a similar principle applies to complainants that submit advertising appeals.

Accessibility of advertising complaints systems and processes

- 4.66 Improving the accessibility of advertising complaints systems and processes encourages prospective advertising complainants to submit advertising complaints. Accessibility is especially important for disabled and vulnerable users who often face additional barriers when trying to report or submit complaints. If vulnerable users are less able to submit reports or complaints, service providers may face gaps in the data needed to understand the impact of fraudulent advertisements on these prospective advertising complainants. We have set out some evidence on vulnerable users in Volume 1, Section 4, ‘Causes and impacts of fraudulent advertising’.
- 4.67 Improving the accessibility of these systems increases the likelihood that prospective advertising complainants will report suspected fraudulent advertisements, helping service providers identify and remove such content more effectively. For example, if written information is incomprehensible for most prospective advertising complainants, advertising complaints mechanisms may be underused or used incorrectly. Meeting accessibility needs also supports service providers in receiving clearer and more accurate advertising complaints.

Impacts and costs on service providers

Direct costs

- 4.68 When making the required changes to their existing complaints systems and processes to enable advertising complaints service providers should also have regard to the proposed design recommendations to make advertising complaints systems and processes easy to find, access and use, as outlined in the description of costs for the proposed measure on enabling advertising complaints.
- 4.69 Category 1 and 2A service providers that are in scope of this proposed measure are also in scope of the reporting and complaints duties in sections 20 and 21 of the Act. We consider that, to comply with the Act, categorised service providers would have reporting and complaints systems and processes in place that broadly align with the proposed recommendations and would be able to draw on existing expertise.

¹⁴⁹ [Integrity Institute response to May 2024 Consultation on Protecting Children from Harms Online](#), pp.9 and 10.

¹⁵⁰ [Big Brother Watch response to November 2023 Consultation](#), pp.9 and 10; [NSPCC response to November 2023 Consultation](#), p.31.

4.70 Service providers would incur one-off costs associated with planning and implementing necessary interface design features, such as prominent reporting buttons or icons and help text. Examples of such costs could include:

- user research, such as user interviews, heatmaps and task flows, to understand the processes prospective advertising complainants follow when making advertising complaints and inform design choices;
- audits to assess the accessibility of advertising complaints functions, for example, incorporating WCAG guidance, screen-reader support and compatibility, keyboard navigation, and colour contrast;
- audits to assess how easily accessible support pages and advertising complaints submission forms are on search engines, the discoverability of reporting buttons, the ease of use of advertising complaints processes and language simplification (among other things);
- engineering effort to implement any design features and adapt the service's technical environments to meet the accessibility needs of its UK users; and
- testing and refining the implementation of these features.

4.71 We consider that service providers could implement these proposed recommendations over a period of 4 to 16 weeks using a team consisting of one to two user experience designers, half to one full-time equivalent of a software engineer and one to two user researchers. We estimate these one-off adaptation costs would range between £11,000 and £178,000. The main factor driving the scale of these costs would be the complexity of integrating these interface design choices into current workflows. We consider that most service providers would incur costs closer to the lower bound of our estimates, as they would be able to leverage existing knowledge and expertise about accessibility and usability requirements from other systems and processes.

4.72 Service providers would also incur annual maintenance costs involving infrastructure upkeep, operational troubleshooting, and periodic adjustments to workflows as service needs change, which using our standard assumptions we have estimated would range between £3,000 and £45,000.¹⁵¹

4.73 Service providers may also incur ongoing costs to ensure that their advertising complaints systems and processes remain easy to find, easy to access, easy to use and accessible. These costs would include maintaining compliance with updated industry good practice, conducting periodic audits, refining systems in response to user needs, and operating mechanisms that allow prospective advertising complainants to provide supporting information. We consider that these costs would largely be shared across all service functions and would be incurred periodically rather than annually.

Indirect costs

4.74 Service providers may experience an increase in advertising reports and other complaints about paid-for advertisements, including some that are spam or malicious. We consider that the proposed measure regarding manifestly unfounded advertising complaints would partially mitigate the costs associated with this increase in volume, by allowing service

¹⁵¹ Our standard assumptions are that BAU maintenance (excluding any significant improvement) would be 25% of initial build costs. See Annex 8, 'Further detail on economic assumptions and analysis' for further details.

providers to disregard spam and malicious complaints as manifestly unfounded in line with their policy.

Rights assessment

Freedom of expression

- 4.75 As explained in paragraph 4.25, we start from the position that these proposed measures are prescribed by law, in pursuit of a legitimate aim and correspond to a pressing social need.
- 4.76 We consider that our analysis in relation to freedom of expression, freedom of association and degree of interference in paragraphs 4.26 to 4.28 applies equally in relation to this proposed measure.
- 4.77 We consider that allowing prospective advertising complainants to submit relevant information or supporting material could positively benefit their rights, particularly where they might have had their access to the service restricted or where access to paid-for advertisements they have uploaded is restricted for other users on the basis that it is fraudulent advertising.

Data protection and privacy

- 4.78 As explained in paragraph 4.29, we start from the position that these proposed measures are prescribed by law, in pursuit of a legitimate aim and correspond to a pressing social need.
- 4.79 The components considered in this section could affect prospective advertising complainants' and others' right to privacy for the reasons set out in the rights assessment for enabling advertising complaints. We consider that our analysis in relation to the preservation of the right to privacy in paragraphs 4.30 to 4.32 applies equally in relation to this proposed measure.
- 4.80 Our proposed recommendation that service providers allow the submission of relevant information or supporting material when making an advertising complaint may affect an individual's right to privacy, whether they are a prospective advertising complainant or otherwise, because the supporting information provided may be personal data or other private information. Privacy impacts would depend somewhat on the extent to which the supporting information provided is public or private (or, in other words, gives rise to a legitimate expectation of privacy). However, a prospective advertising complainant can decide what relevant information or supporting material they share, and there should be no obligation on prospective advertising complainants to include personal information within these submissions. Where any additional personal data is provided, service providers should ensure they act in accordance with data protection legislation and ICO guidance. We do not consider that there is a less intrusive means to achieve the aims of this proposed measure.
- 4.81 To the extent that this proposed measure involves interference with individuals' rights to privacy, we consider the interference to be proportionate to the Act's legitimate objective of protecting individuals in the UK from fraudulent advertising (which this proposed measure is intended to help providers of Category 1 and 2A services to secure).

Provisional conclusion

- 4.82 We consider that this proposed measure will provide important benefits by making prospective advertising complainants, including those who may be disabled or vulnerable, more likely to submit advertising complaints. An increase in complaints about paid-for advertising would increase the amount of fraudulent advertising detected and removed, supporting compliance with the fraudulent advertising (content) duties in the Act. It would also safeguard freedom of expression by increasing the likelihood that advertising appeals are submitted to service providers.
- 4.83 We recognise that service providers may incur one-off and ongoing costs from adapting their existing advertising or illegal content complaints systems and processes to implement this proposed measure. However, we consider these adaptations are likely to be incremental rather than extensive. Given the scale and resourcing of these services, and the benefits of enabling more fraudulent advertising to be identified and removed, we consider the associated costs to be proportionate and justified.
- 4.84 Our rights assessment indicates that the potential impacts of this proposed measure on freedom of expression rights, freedom of association rights, privacy rights and in relation to data protection are limited, and in some cases positive. We therefore consider any impacts to be proportionate to the Act's legitimate objective of protecting UK users from fraudulent advertising.
- 4.85 Following this analysis, our provisional view is that it is proportionate to recommend that Category 1 and 2A service providers should design their advertising complaints systems and processes so that they are easy to find, easy to access and easy to use. We therefore propose to recommend that our Fraudulent Advertising Codes contain this measure. The full text of the proposed measure can be found in the draft Fraudulent Advertising Code of Practice for user-to-user services and in the draft Fraudulent Advertising Code of Practice for search services, and it is referred to as FAU D2 and FAS D2 respectively.

Appropriate action for processing advertising complaints

Explanation of the measures

- 4.86 In this sub-section, we set out our proposed measures for how service providers should process and respond to advertising complaints about suspected fraudulent advertisements. These relate to:
- appropriate action service providers should take in response to advertising complaints about suspected fraudulent advertising, and
 - an exception for manifestly unfounded advertising complaints.

Appropriate action for advertising complaints about suspected fraudulent advertising

- 4.87 Subject to the exception for manifestly unfounded advertising complaints, we propose that when a service provider receives an advertising complaint about a paid-for advertisement which may be a fraudulent advertisement,¹⁵² it should treat the paid-for advertisement in

¹⁵² In the context of this proposed measure, references to 'fraudulent advertisement' do not include 'fraudulent advertising proxy'.

question as a ‘suspected fraudulent advertisement’ and review it in accordance with proposed measures on reviewing and assessing suspected fraudulent advertisements (see Volume 4, Section 2, ‘Advertising moderation’).¹⁵³

Exception for manifestly unfounded advertising complaints

4.88 We propose to recommend that a service provider may disregard manifestly unfounded advertising complaints.¹⁵⁴ There may be circumstances in which a service provider receives a large amount of malicious or spam complaints. If this does happen, we consider it necessary to allow service providers a way to bypass the standard advertising complaints process.

4.89 A service provider may only disregard advertising complaints if:

- it has a policy setting out attributes and information it requires to make a decision that an advertising complaint is manifestly unfounded;
- the advertising complaint is determined to be manifestly unfounded in accordance with that policy;
- it, at a minimum, annually reviews and, where appropriate, makes changes to its policy to ensure the accuracy of decision-making and to prevent it from incorrectly identifying advertising complaints as manifestly unfounded; and
- it keeps a record of its review process and any changes it has made for a minimum of three years (consistent with Ofcom’s Record-Keeping and Review Guidance) or in accordance with its record retention policies if longer.¹⁵⁵

4.90 When designing a policy on manifestly unfounded advertising complaints, we propose to recommend that service providers should have regard to:

- the need to identify manifestly unfounded advertising complaints accurately; and
- the risks posed to particular groups of vulnerable users if advertising complaints are incorrectly identified as manifestly unfounded.

4.91 Although we do not specify which attributes or information a service provider should include in its policy, we consider the term ‘manifestly unfounded’ means that the threshold should be high. For example, depending on the drafting of the service provider’s policy, an advertising complaint could be manifestly unfounded when it is possible to infer that it is engaging in coordinated (malicious) mass reporting, or when it is clearly not related to paid-for advertisements.

4.92 We propose to recommend that a service provider reviews the outcomes of their policy on manifestly unfounded advertising complaints, at a minimum, annually. We anticipate that this should not impose a significant burden on Category 1 and 2A service providers. Regularly reviewing the policy is also necessary to ensure that legitimate advertising complaints are not being disregarded.

4.93 This proposed measure should not apply to advertising appeals. This is because advertising appeals can only be submitted if a paid-for advertisement has been determined to be fraudulent, and the service provider has taken action against that paid-for advertisement

¹⁵³ The proposed measure is an adaptation of ICU D7 and ICS D6 of the Illegal content Codes of Practice for user-to-user and search services respectively.

¹⁵⁴ The proposed measure is an adaptation of ICU D13 and ICS D12 of the Illegal content Codes of Practice for user-to-user and search services respectively.

¹⁵⁵ Ofcom, 2025. [Record-Keeping and Review Guidance](#).

and the relevant advertising account holder. Therefore, concerns associated with spam or malicious complaints regarding paid-for advertisements (such as service providers needing to review large volumes of these complaints) would be unlikely to occur for advertising appeals due to the limited circumstances in which they can be submitted.

- 4.94 Advertising appeals also act as an important safeguard for freedom of expression and may be the only route of redress available to an advertising account holder whose access to a service has been restricted. Therefore, it is important that service providers do not disregard advertising appeals according to a manifestly unfounded advertising complaints policy in the same way as for other advertising complaints.
- 4.95 The proposed measure should also not apply in cases where trusted flaggers use dedicated reporting channels to submit reports about paid-for advertisements. Reporting channels implemented specifically for trusted flaggers are not publicly accessible and therefore cannot be easily misused or manipulated by malicious actors.
- 4.96 Overall, service providers should not implement this proposed measure in a way that results in legitimate advertising complaints being disregarded. We expect that the high threshold we are proposing to set for manifestly unfounded advertising complaints would aid service providers in ensuring this. We also propose to recommend that a policy for manifestly unfounded advertising complaints should include a regular review process for similar reasons. This proposed review process should allow a service provider to assess the accuracy of the decisions made because of the policy and, where necessary, update the policy so that the chance of advertising complaints which are not advertising appeals being incorrectly identified as manifestly unfounded remains low.

Benefits and effectiveness

Appropriate action for advertising complaints about suspected fraudulent advertising

- 4.97 We consider that this proposed measure delivers benefits by ensuring that service providers take appropriate action when they receive advertising complaints regarding suspected fraudulent advertisements. By requiring these complaints to be routed into advertising moderation processes, suspected fraudulent advertisements can be assessed and, where appropriate, removed. Clearly setting out how these complaints feed into advertising moderation functions also makes the process of determining and acting on these complaints more efficient, reducing the likelihood that fraudulent advertisements reach further users on a service.

Exception for manifestly unfounded advertising complaints

- 4.98 Allowing service providers to disregard manifestly unfounded advertising complaints, such as those submitted by coordinated malicious actors, would help them focus resources on legitimate advertising complaints. Without such an exception, service providers could spend time and resources reviewing complaints that are clearly spam or malicious, diverting attention from legitimate complaints. This inefficiency can slow the identification and removal of fraudulent advertisements, increasing the time such content remains on services and the likelihood of user harm.
- 4.99 This proposed measure is therefore intended to limit unnecessary burdens on service providers from the proposed measures regarding enabling advertising complaints and appropriate action for advertising complaints about suspected fraudulent advertising, particularly if they receive high volumes of manifestly unfounded advertising complaints. As

set out in our December 2024 Statement on Protecting People from Illegal Harms Online (December 2024 Statement), it is not always appropriate or proportionate to consider every complaint where it can clearly be determined that some are manifestly unfounded.¹⁵⁶

- 4.100 By preventing malicious or spam advertising complaints from overwhelming advertising complaints systems and processes, this proposed measure would support more efficient advertising moderation and help ensure legitimate advertising complaints are acted on quickly. This would bring about the swift identification and removal of fraudulent advertisements, reducing the overall risk of harm to users.

Impacts and costs on service providers

Direct costs

- 4.101 Overall, we consider that the majority of one-off costs associated with these proposed measures will be subsumed within the one-off costs service providers would incur to implement the proposed measure on enabling advertising complaints.
- 4.102 If service providers choose to implement the proposed measure regarding manifestly unfounded advertising complaints, there may be additional one-off costs arising from:
- establishing a policy that defines the attributes of a manifestly unfounded advertising complaint in the fraudulent advertising context and updating reporting and complaints workflows in line with that policy;
 - setting up a triage process to identify manifestly unfounded advertising complaints that would not need to enter the regular advertising moderation queue; and
 - updating and delivering training to individuals working in advertising moderation and reviewers which would allow them to identify manifestly unfounded advertising complaints in accordance with the policy.
- 4.103 We consider that service providers could implement these proposed recommendations over a period of 8 to 14 weeks using a team consisting of one to two engineers, one individual working in advertising moderation to create training resources for those working in moderation and reviewing, one professional (for example a policy professional), and part-time involvement from a project manager (up to half of a full-time equivalent). We estimate these one-off costs would range between £29,000 and £144,000. The main factor driving the scale of these costs would be the complexity of integrating these changes into current workflows. Service providers would also incur annual maintenance costs related to the upkeep and updating of the triage process and the updating of the policy for manifestly unfounded complaints. According to our standard assumptions, these costs would range between £7,000 and £36,000.

Indirect costs

- 4.104 By allowing service providers to disregard advertising complaints that are clearly spam or malicious, we consider that this proposed measure is likely to limit the potential indirect costs to advertising moderation from the proposed measures on enabling advertising complaints and appropriate action for advertising complaints about suspected fraudulent advertising as described in paragraph 1.100.

¹⁵⁶Ofcom, 2024. December 2024 Statement, [Volume 2: Service Design and User Choice](#), p.301.

Rights assessment

Freedom of expression

- 4.105 As explained in paragraph 4.25, we start from the position that these proposed measures are prescribed by law, in pursuit of a legitimate aim and correspond to a pressing social need.
- 4.106 We do not consider these proposed measures would have any negative impact on the rights of service providers, advertisers, and/or prospective advertising complainants to freedom of expression. The impacts of the decisions service providers take following advertising complaints about suspected fraudulent advertising are considered as a part of our assessment of our proposed measures on advertising or search moderation, especially measures related to reviewing, assessing and removing fraudulent advertisements.¹⁵⁷
- 4.107 We recognise that there is some risk that service providers may incorrectly identify advertising complaints as manifestly unfounded, and that the harms prospective advertising complainants may experience as a result may engage their human rights. However, we are considering this risk against the risk that complaints systems and processes will be used maliciously. This could be against particular users and businesses, for example, to inhibit their freedom of expression (including political expression) or lawful commercial activities. It could also be done to cause harm to a service provider by raising its costs and deployment of resources. Consequently, well-founded advertising complaints might not be considered, which would expose users, interested persons and other affected persons to harm, or the service provider may leave the market, depriving users of a platform on which to express themselves and associate with one another. We do not consider that there is a less intrusive means to achieve the aims of this proposed measure.
- 4.108 To the extent that these proposed measures involve interference with prospective advertising complainants', advertisers' or service providers' rights to freedom of expression, we consider the interference to be proportionate to the Act's legitimate objective of protecting individuals in the UK from fraudulent advertising (which these proposed measures are intended to help providers of Category 1 and 2A services to secure).

Data protection and privacy

- 4.109 As explained in paragraph 4.29, we start from the position that these proposed measures are prescribed by law, in pursuit of a legitimate aim and correspond to a pressing social need.
- 4.110 We do not consider that these proposed measures would give rise to any additional impacts on prospective advertising complainants' and others' rights to privacy beyond those already set out in the other proposed measures considered in this section.
- 4.111 To the extent that the proposed measures involve interference with individuals' rights to privacy, we consider the interference to be proportionate to the Act's legitimate objective of protecting individuals in the UK from fraudulent advertising (which this proposed measure is intended to help providers of Category 1 and 2A services to secure).

¹⁵⁷ See Volume 4, Section 2, 'Advertising moderation'.

Provisional conclusion

- 4.112 We consider that these proposed measures would deliver important benefits. Treating advertising complaints about suspected fraudulent advertisements as a reason to suspect fraudulent advertising and routing them into advertising moderation systems and processes would ensure that service providers quickly identify and remove fraudulent advertising. This supports service providers in meeting their duties under the Act. Allowing service providers to disregard manifestly unfounded advertising complaints, subject to a clear policy and robust policy safeguards, ensures resources are not diverted from legitimate, well-founded complaints about paid-for advertisements that may be fraudulent.
- 4.113 We expect most of the one-off costs associated with these proposed measures would be absorbed within the broader implementation of advertising complaints systems and processes, with only limited additional work required to establish and maintain a policy on manifestly unfounded advertising complaints or adjust internal workflows. Ongoing costs are likely to relate to reviewing a greater number of legitimate complaints about paid-for advertisements and periodically updating a policy for manifestly unfounded advertising complaints to ensure accuracy in decision-making. We therefore consider the costs associated with these proposed measures to be proportionate and justified.
- 4.114 Our rights assessment indicates that the potential impacts of these proposed measures on freedom of expression rights, freedom of association rights, privacy rights and in relation to data protection are limited and proportionate to the Act's legitimate objective of protecting UK users from fraudulent advertising.
- 4.115 Following this analysis, our provisional view is that it is proportionate to recommend that Category 1 and 2A service providers should take appropriate action in response to advertising complaints about suspected fraudulent advertisements, and that they may disregard manifestly unfounded advertising complaints in accordance with a clear policy. We therefore propose to recommend that our Fraudulent Advertising Codes of Practice contain these measures. The full text of the proposed measures can be found in the draft Fraudulent Advertising Code of Practice for user-to-user services and in the draft Fraudulent Advertising Code of Practice for search services, and they are referred to as FAU D3 and D6 and FAS D3 and D6 respectively.

Appropriate action for advertising complaints which are advertising appeals

Explanation of the measures

- 4.116 In this sub-section, we set out our proposed measures regarding the appropriate action that service providers should take when they receive advertising appeals. These relate to:
- appropriate action for determining advertising complaints which are advertising appeals; and
 - appropriate action following determination of advertising complaints which are advertising appeals.
- 4.117 We explain how each proposed measure works separately in this sub-section; however, because they are closely connected and effectively form two parts of a single measure, we consider their benefits and impacts together in the sub-sections that follow.

Appropriate action for determining advertising complaints which are advertising appeals

- 4.118 We propose to recommend that a service provider should determine advertising appeals promptly.¹⁵⁸
- 4.119 Examples of determining the outcome of an advertising appeal ‘promptly’ could be the use of internal timescales for each stage of the advertising appeal review process and ensuring that relevant information and evidence needed to assess the advertising appeal is easily accessible to decision-makers. Maintaining adequate staffing levels, providing regular training for staff involved in advertising appeals decisions, and using workflow management tools to track progress can also support prompt determination of advertising appeals.

Appropriate action following determination of advertising complaints which are advertising appeals

- 4.120 Where an advertising appeal is upheld and a service provider reverses a decision that a paid-for advertisement was fraudulent advertising, we propose to recommend that the service provider should take the following actions:
- So far as possible, the service provider should reverse the action taken against the paid-for advertisement and advertising account holder to restore their original position had the decision not been made.
 - The service provider should adjust any relevant internal advertising policies if appropriate to ensure it is accurate where there is a pattern or significant evidence of paid-for advertisements being taken down in error.
 - Where appropriate and possible, the service provider should take steps to ensure that the use of automated advertising moderation technology does not cause the same paid-for advertisement to be taken down again.¹⁵⁹
- 4.121 By ‘original position’, we mean that paid-for advertisements should be reinstated and advertising account holders should be unbanned and allowed to post paid-for advertisements to UK users via an advertising account. We recognise that these actions may not always be possible and therefore consider that service providers should take these actions ‘so far as possible’.
- 4.122 We also recognise that there is a scenario where it may be appropriate for a service provider to reverse a ban, even though the service provider has correctly determined the paid-for advertisement that was posted to be a fraudulent advertisement. This is where a bad actor has compromised an advertising account and used it to post a fraudulent advertisement. Volume 3, Section 4, ‘Countering account takeover’ describes the mechanism that advertising account holders should use to alert service providers of this and begin the process of regaining access to their accounts and reversing the bans placed on them. We have set out further details on exceptional circumstances and service provider action resulting in a ban on advertising to UK users in Volume 3, Section 5, ‘Advertising bans’.

¹⁵⁸ The proposed measure is an adaptation of ICU D9 and ICS D8 of the Illegal content Codes of Practice for user-to-user and search services respectively.

¹⁵⁹ The proposed measure is an adaptation of ICU D10 and ICS D9 of the Illegal content Codes of Practice for user-to-user and search services respectively.

Benefits and effectiveness

- 4.123 The proposed measures help safeguard freedom of expression and maintain the proportionality of our advertising moderation recommendations. They enable advertising account holders to challenge advertising moderation decisions and offer service providers an opportunity to reverse actions taken against paid-for advertisements and advertising account holders, as far as appropriate or possible.
- 4.124 Recommending that advertising appeals should be determined ‘promptly’ is likely to ensure that prospective advertising complainants are not left waiting unduly for the outcome of their advertising appeal. It would also minimise the time legitimate paid-for advertisements and advertising account holders are incorrectly restricted, which is important where paid-for advertisements are not fraudulent.
- 4.125 The proposed measures provide a clear route for correcting decisions or actions that may otherwise unduly suppress legitimate paid-for advertisements. This is particularly important for small and medium-sized enterprises and individual advertisers that often lack the resources to access alternative advertising channels or are unable to function without exposure to users of categorised services due to lack of brand recognition, which would be available to larger companies. Similarly, it would mitigate disparities between larger advertisers, smaller advertisers and individual account holders where larger advertisers may already receive direct support or dedicated account managers in the overall reporting process.¹⁶⁰
- 4.126 The proposed measures should also improve the accuracy of advertising moderation functions. Service providers are likely to rely on automated systems to moderate paid-for advertising at scale, meaning even small error rates can lead to significant false positives where legitimate paid-for advertisements may be taken down or legitimate advertising account holders may be restricted. Advertising appeals systems and processes can provide feedback that can assist service providers in identifying and addressing such issues.¹⁶¹ In turn, users benefit from greater accuracy of automated advertising moderation.
- 4.127 Finally, having advertising appeals systems and processes in place may encourage service providers to apply more rigorous scrutiny at the initial advertising moderation stage to reduce the need for subsequent advertising appeals, leading to more correct decisions and fewer resources needed to handle advertising appeals. Taken together, the proposed measures should strengthen confidence in a service provider’s overall advertising complaints systems and processes, thereby encouraging prospective advertising complainants to engage with them.

Impacts and costs on service providers

Direct costs

- 4.128 Overall, we do not expect any additional one-off costs beyond those already incurred through implementing the proposed measure on enabling advertising complaints.
- 4.129 However, we consider service providers would incur ongoing costs associated with reviewing advertising appeals and implementing corrective actions where appropriate (such as reversing bans or reinstating paid-for advertisements) and updating their internal

¹⁶⁰ Ofcom, 2026. Online advertising pathways: qualitative research report.

¹⁶¹ Google response to our formal information request issued 26 June 2025.

advertising policies or automated advertising moderation processes when needed. These ongoing costs would vary by service size, including the number of users and paid-for advertisements on the service.

Rights assessment

Freedom of expression

- 4.130 As explained in paragraph 4.25, we start from the position that these proposed measures are prescribed by law, in pursuit of a legitimate aim and correspond to a pressing social need.
- 4.131 We do not consider our proposed measures would have any negative impact on the rights of advertisers, users or service providers to freedom of expression. Determining advertising appeals and taking action where appropriate and possible to reverse the impacts of any incorrect decision is an important safeguard for these rights and we consider these proposed measures to be safeguards for freedom of expression in relation to the measures we have proposed for advertising moderation. Taking appropriate steps where possible to ensure similar errors are not made in the future is also important to help protect the rights to freedom of expression of users, affected persons and interested persons.

Data protection and privacy

- 4.132 As explained in paragraph 4.29, we start from the position that these proposed measures are prescribed by law, in pursuit of a legitimate aim and correspond to a pressing social need.
- 4.133 We consider that the rights impact on privacy and the data protection impacts in relation to these proposed measures are similar to those we have outlined in the sub-section on appropriate action for processing advertising complaints. As was the case for freedom of expression, we also believe that determining advertising appeals and taking action where possible and appropriate to reverse the impacts of any incorrect decision is an important safeguard for privacy rights and data protection impacts and we consider these proposed measures to be safeguards for privacy and data protection rights in relation to the measures we have proposed for advertising moderation. From a data protection perspective, it is important that inaccurate personal data can be corrected and redress is available if this happens. Taking appropriate steps where possible to ensure similar errors are not made in future is also important to help protect the privacy and data protection rights of users, affected persons and interested persons.
- 4.134 To the extent that a service provider needs to retain information to process advertising appeals, this may include personal data. However, we are not proposing to recommend that service providers should process or retain any extra information beyond the minimum needed. Service providers should ensure they act in accordance with data protection legislation and ICO guidance.
- 4.135 To the extent that the proposed measures involve interference with individuals' rights to privacy, we consider the interference to be proportionate to the Act's legitimate objective of protecting individuals in the UK from fraudulent advertising (which these proposed measures are intended to help service providers of Category 1 and 2A services to secure).

Provisional conclusion

- 4.136 We consider the proposed measures would provide important benefits. Promptly determining advertising appeals minimises the length of time during which a legitimate paid-for advertisement and an advertising account holder may be incorrectly restricted. Where advertising appeals are upheld, service providers will take appropriate action. Together, these proposed measures support more accurate advertising moderation processes and reduce the risk of unnecessary restrictions on legitimate paid-for advertisements and advertising account holders.
- 4.137 Most of the one-off costs associated with these proposed measures are expected to be absorbed within the broader implementation of advertising complaints systems and processes, while any ongoing costs primarily relate to handling advertising appeals, implementing corrective actions where appropriate, and refining internal advertising policies or automated systems where needed. We consider these costs to be proportionate and justified given the scale and resourcing of Category 1 and 2A services, and the benefits that arise from improved accuracy, reduced erroneous restrictions and strengthened rights safeguards.
- 4.138 In line with our rights assessment, we consider these proposed measures would act as important safeguards for freedom of expression and freedom of association by ensuring that advertising account holders have a route to challenge incorrect advertising moderation decisions and actions. This is particularly important for smaller advertisers or individual account holders who may be disproportionately affected by erroneous restrictions and lack alternative avenues for redress. We also consider these proposed measures would act as important safeguards for privacy rights by allowing inaccurate personal data to be corrected and ensuring redress is available if this happens. Any further impacts on rights to privacy and in relation to data protection associated with processing advertising appeals are limited and mitigated by service providers' duties under data protection law. Overall, we consider that any impacts are proportionate to the Act's legitimate objective of protecting individuals in the UK from fraudulent advertising.
- 4.139 Our provisional view is that it is proportionate to recommend that Category 1 and 2A service providers should determine an advertising appeal promptly and take appropriate action in relation to an advertising appeal when it is upheld in full or in part. We therefore propose to recommend that our Fraudulent Advertising Codes contain these measures. The full text of the proposed measures can be found in the draft Fraudulent Advertising Code of Practice for user-to-user services and in the draft Fraudulent Advertising Code of Practice for search services, and they are referred to as FAU D4 and D5 and FAS D4 and D5 respectively.

Dedicated reporting channels for trusted flaggers to report fraudulent advertisements

Explanation of the measure

- 4.140 We propose that a service provider should make a dedicated reporting channel available for submitting reports about suspected fraudulent advertisements if, at a minimum, a recommended trusted flagger requests access to one.¹⁶²
- 4.141 A dedicated reporting channel is a specialised reporting route used exclusively by organisations acting as trusted flaggers for service providers. For the purposes of this proposed measure, these organisations will have expertise and competence in identifying fraudulent advertisements. In practical terms, a dedicated reporting channel may, for example, take the form of a web portal, an inbox, a secure weblink or other digital interfaces that enable a trusted flagger to securely submit information to the provider of the service. A service provider can make an existing reporting channel available to a trusted flagger, or it can create a new one, but it should be separate from advertising complaints channels used by prospective advertising complainants. We propose that a service provider should have flexibility to determine what works best for its service.
- 4.142 We have proposed a minimum list of organisations that should be considered as recommended trusted flaggers for the purposes of this measure, noted in paragraph 4.145. However, this does not prevent a service provider from enabling additional organisations to act as trusted flaggers, where they can demonstrate the requisite expertise (see paragraph 4.147 where we discuss how service providers should treat complaints from non-recommended trusted flaggers if they choose to establish a dedicated reporting channel for them).
- 4.143 Building on the list of recommended trusted flaggers in the Illegal content Codes, we propose to list the Advertising Standards Authority (ASA), the UK’s independent advertising regulator, as a recommended trusted flagger for the Fraudulent Advertising Codes, given its existing role and expertise in identifying scam advertisements (see paragraphs 4.156 and 4.157 for further details).
- 4.144 Prior to publishing this consultation, we engaged with the proposed list of recommended trusted flaggers to inform them of our intention to list them on a minimum list of trusted flaggers in this proposed measure. We consider it likely that these organisations would use dedicated reporting channels if they were available.
- 4.145 Accordingly, if requested, service providers should make a dedicated reporting channel available to, at a minimum, the following organisations:
- the City of London police force (which includes the Dedicated Card and Payment Crime Unit – a joint team of the City of London and Metropolitan Police forces)
 - the Department for Work and Pensions
 - the Financial Conduct Authority
 - HM Revenue and Customs
 - the National Crime Agency

¹⁶² The proposed measure is an adaptation of ICU D14 and ICS D13 of the Illegal content Codes of Practice for user-to-user and search services respectively.

- the National Cyber Security Centre (a part of the Government Communications Headquarters)
 - the Police Service of Northern Ireland
 - the Police Service of Scotland (Seirbheis Phoilis na h-Alba)
 - the ASA.
- 4.146 Service providers should also publish a clear and accessible policy setting out the reporting arrangements for, at a minimum, the recommended trusted flaggers, including any relevant procedural or operational information. This policy should also include a commitment from the service provider to engage with a recommended trusted flagger to understand its needs with respect to the dedicated reporting channel: to support effective operation of the dedicated reporting channel, service providers should engage with recommended trusted flaggers at the outset of the relationship and seek feedback on the operation of the channel, including whether any reasonable adjustments or improvements might be made. They should request this feedback at least once every two years from, at a minimum, the recommended trusted flaggers they have arrangements with.
- 4.147 A complaint submitted through a dedicated reporting channel by a trusted flagger, in line with its expertise and related to a specific paid-for advertisement on a service, should amount to a reason to suspect that a paid-for advertisement may be fraudulent and should be reviewed in accordance with their advertising moderation processes. We propose to define 'trusted flagger' as an entity which is a recommended trusted flagger and any other person whom the service provider has reasonably determined has expertise in fraudulent advertisements and for whom the service provider has established a dedicated reporting channel. We consider that this proposed recommendation is also supported by our proposed measure on ad libraries, as explained in paragraph 4.154.

Benefits and effectiveness

- 4.148 We consider that reports from trusted flaggers would supplement advertising complaints submitted by prospective advertising complainants. Trusted flaggers would bring specialist expertise in identifying fraudulent advertisements, meaning that their reports are more likely to surface fraudulent advertisements that might otherwise go undetected, and lead to service providers being able to remove this content from their services. Evidence from industry also suggests that trusted flagger reports are often prioritised due to their high degree of accuracy.¹⁶³
- 4.149 Furthermore, trusted flaggers are more likely to have the expertise to proactively identify and report suspected fraudulent advertisements, including using ad libraries. Users will likely only report suspected fraudulent advertisements that they encounter in the course of using a service.
- 4.150 Establishing dedicated reporting channels creates a structured mechanism for service providers to engage with expert organisations. When a dedicated reporting channel is made available on request, trusted flaggers can submit complaints more easily, potentially increasing the volume of intelligence reaching service providers and improving their overall awareness of suspected fraudulent advertisements on their services. This would

¹⁶³ For example, YouTube notes in its Help Centre that reports from Priority Flaggers on YouTube are prioritised for review because these Flaggers are considered to have a “high degree of accuracy”. Source: YouTube, 2026. [About the YouTube Priority Flagger Programme](#). [accessed 16 April 2026].

subsequently lead to service providers being able to remove more fraudulent advertisements from their services. Beyond the removal of fraudulent advertisements, intelligence and information shared by trusted flaggers could also contribute to a service provider's broader efforts to tackle the prevalence of fraudulent advertising and protect users online; this would include helping service providers to understand emerging risks and trends.

- 4.151 The design and operation of this proposed measure is left to the service provider's discretion, and they can, for example, use an existing dedicated reporting channel if they choose to. If a service provider has established a dedicated reporting channel in accordance with the equivalent Illegal content Codes measures, it could use the same dedicated reporting channel for this proposed measure. Allowing service providers to use an existing reporting channel for this proposed measure would make submitting complaints easier for organisations acting as trusted flaggers. This would make the proposed measure more effective because a service provider could enable a trusted flagger to report both suspected fraudulent user-generated content and suspected fraudulent advertising through the same channel.
- 4.152 Recommending that service providers set out a clear and accessible policy on procedural matters relating to dedicated reporting channels would promote better, and more formal, cooperation between service providers and the organisations they have a trusted flagger relationship with. We know from the equivalent Illegal content Codes measure and from information publicly available (such as developments within the EU) that service providers are required to run some form of a dedicated reporting channel, trusted flagger programme or provide reporting routes for law enforcement.¹⁶⁴ This proposed measure would therefore build on the equivalent measure in our Illegal content Codes, and also on existing practices and initiatives.
- 4.153 Combined with the proposed recommendation to seek feedback at least once every two years, this approach would allow service providers to identify any problems earlier and make reasonable adjustments or improvements to strengthen the overall functioning of a dedicated reporting channel. This could result in a more efficient dedicated reporting channel and actionable intelligence that could lead to more fraudulent advertisements being removed from services.
- 4.154 Relatedly, we consider that the effective operation of the dedicated reporting channel would also benefit from the use of a complete, reliable and usable ad library. An ad library would allow trusted flaggers to include relevant information such as target audience, advertiser name, and key terms used to market the advertisement when reporting suspected fraudulent advertisements. This would not only make submitting reports about paid-for advertisements easier and more robust but would also contribute to more accurate reports.¹⁶⁵
- 4.155 In our December 2024 Statement, we explained that the list of recommended trusted flaggers included expert organisations spanning police forces, government bodies, regulator and consumer protection bodies. We listed these organisations because they have particular expertise and competence in detecting and identifying fraudulent content. We

¹⁶⁴ The EU's Digital Services Act also includes a provision for trusted flagger reporting, which means that some services likely to be categorised may already operate some form of trusted flagger reporting mechanism. See European Commission, 2026. [Trusted flaggers under the Digital Services Act \(DSA\)](#). [accessed 31 March 2026].

¹⁶⁵ See our proposed ad library measure in Volume 4, Section 5, 'Ad libraries'.

also explained that these organisations (and trusted flaggers more broadly) should represent collective interests, often through a public mandate, and operate independently from an online service.¹⁶⁶ The list in our Illegal content Codes comprises expert organisations that represent those collective interests.¹⁶⁷ We propose to relist these organisations as trusted flaggers for continuity and because of their transferable expertise.

- 4.156 Adding the ASA as a recommended trusted flagger for this proposed measure would also increase its effectiveness. This is because the ASA is the UK's independent advertising regulator and has expertise in identifying fraudulent advertisements through operating in a similar capacity via its Scam Ad Alert System. The Scam Ad Alert System provides a route for users to report suspicious paid-for advertisements. The ASA then flag these paid-for advertisements to the relevant service providers and industry partners, who can then take action against them.¹⁶⁸
- 4.157 In 2025, the ASA received 2,589 reports of potential scam paid-for advertisements and sent 169 alerts to relevant service providers to remove those scam paid-for advertisements. These reports enabled the ASA to identify emerging trends such as celebrity and public figure scams, retail scams, the increasing use of artificial intelligence and deepfakes in paid-for advertisements, and scam advertisements in mobile gaming.¹⁶⁹ As an important actor in this space, we consider that the ASA's addition to the list of trusted flaggers would add to the effectiveness of the proposed measure, which would benefit both users and service providers.
- 4.158 Overall, trusted flagger reporting would support users of a service and service providers by facilitating the timelier flagging of potentially fraudulent advertisements.

Impacts and costs on service providers

Direct costs

- 4.159 If a Category 1 or 2A service provider has implemented the recommended dedicated reporting channel measure in the Illegal content Codes (which we have adapted for this proposed measure), it will have already established:
- dedicated reporting channels, which it has made available at a minimum to the list of recommended trusted flaggers set out in the Illegal content Codes;
 - a policy setting out the reporting arrangements for, at a minimum, the recommended trusted flaggers; and
 - processes for continued engagement with recommended trusted flaggers.
- 4.160 These service providers would only incur incremental costs. Examples of such costs include:
- the engineering required to set-up a specialised reporting route for the ASA and any other expert organisations that could act as a trusted flagger and request access to a dedicated reporting channel;
 - the engineering required to integrate additional specialised reporting routes with the existing trusted flagger workflow;

¹⁶⁶ Ofcom, 2024. December 2024 Statement, Volume 2: Service Design and User Choice, pp.315-326.

¹⁶⁷ Ofcom, 2025. Illegal content Codes of Practice for user-to-user and search services.

¹⁶⁸ For more information, see ASA, no date. [Scam Ad Alert System](#). [accessed 31 March 2026].

¹⁶⁹ ASA, 2026. [A year in scams: 2025 Scam Ad Alert update](#). [accessed 25 March 2026].

- the engineering that may be required to make changes to existing reporting routes and workflows to accommodate reports on suspected fraudulent advertisements;
 - deciding on the eligibility of organisations not on the recommended trusted flagger list requesting access to a dedicated reporting channel;
 - onboarding the ASA and any additional trusted flaggers; and
 - amending their existing policies setting out the reporting arrangements for trusted flaggers for the purposes of the Fraudulent Advertising Codes.
- 4.161 The main factor driving the scale of these costs would be the complexity of integrating these interface design choices into current workflows and the extent to which service providers can leverage existing infrastructure, knowledge and expertise.
- 4.162 We consider that it would be relatively straightforward for service providers to implement these changes and that they could do so over a period of 4 to 12 weeks with input from one policy expert and one software engineer. The respective one-off costs would range between £11,000 and £100,000 depending on the complexity of existing workflows. There would also be annual maintenance costs associated with the upkeep of the infrastructure and the updating of the policy; however, these would be largely shared with the existing dedicated reporting channel arrangements. Using our base assumptions these costs would range between £3,000 and £25,000.
- 4.163 There would also be incremental ongoing costs associated with the continuous engagement with trusted flaggers reporting fraudulent advertising.
- 4.164 If a Category 1 or 2A service provider has not implemented the recommended dedicated reporting channel measure in the Illegal content Codes (for example, because it has risk assessed itself as 'low harm' for fraud), it would have to set up a dedicated reporting channel from scratch. In that case, the service would incur costs associated with:
- defining service requirements across engineering, moderation, legal and managerial functions, and designing the end-to-end reporting workflow that will govern submitting suspected fraudulent advertising and routing submissions to the advertising moderation queue;
 - engineering the required technical components of setting up specialised reporting routes for trusted flaggers, such as user-facing interfaces and back-end systems, and integrating them with the advertising moderation workflows;
 - comprehensive end-to-end testing to validate usability, accessibility and workflow accuracy;
 - deciding on the eligibility of organisations requesting access to a dedicated reporting channel and onboarding trusted flaggers; and
 - creating a policy that sets out the reporting arrangements for trusted flaggers for the purposes of the Fraudulent Advertising Codes and producing the relevant documentation.
- 4.165 We consider that service providers would be able to implement these changes over a period of 6 to 24 weeks with input from one policy expert, one to two software engineers, some part-time involvement from a project manager (0.2 to 0.5 full-time equivalent) and from a legal professional (up to 0.2 full-time equivalent). The respective one-off costs would range between £18,000 and £251,000. One-off costs would likely vary with the complexity of the services' workflows but not vary meaningfully with the number of trusted flaggers.

- 4.166 There would also be annual maintenance costs associated with the upkeep of the infrastructure and the updating of the policy. Using our base assumptions, these costs would range between £5,000 and £63,000.¹⁷⁰ Service providers would also incur ongoing costs associated with the continuous engagement with trusted flaggers reporting fraudulent advertising. We have estimated these costs would be in the range of £88,000 to £291,000, reflecting input from customer service and support staff to run dedicated reporting channels, onboard trusted flaggers, manage intake and triage, and provide timely updates so trusted flaggers can engage effectively. Individuals working in advertising moderation and policy staff are also needed to assess and action trusted flagger reports consistently, handle escalations and edge cases, and keep decision guidance up to date as risks and regulatory expectations evolve.
- 4.167 We are aware that some of the service providers that are not in scope for the Illegal content Codes have voluntarily established dedicated reporting channels to engage with trusted flaggers and other expert organisations. We therefore expect that these service providers would incur lower costs in practice.

Indirect costs

- 4.168 Service providers would likely receive more reports via dedicated reporting channels, which could generate additional advertising moderation costs. We note however that trusted flaggers, given their expertise and experience, are likely to have a high accuracy rate when reporting suspected fraudulent advertisements. By making these reports easier for service providers to identify through a dedicated reporting channel, it could also potentially reduce costs overall.

Rights assessment

Freedom of expression

- 4.169 As explained in paragraph 4.25, we start from the position that this proposed measure is prescribed by law, in pursuit of a legitimate aim and corresponds to a pressing social need.
- 4.170 We do not consider this proposed measure would have any negative impact on the rights of prospective advertising complainants, advertisers or service providers to freedom of expression. The impacts of the decisions service providers take following complaints made via the dedicated reporting channel are considered as a part of our assessment of our proposed measures on advertising moderation, especially measures related to reviewing, assessing and removing fraudulent advertisements¹⁷¹

Data protection and privacy

- 4.171 As explained in paragraph 4.29, we start from the position that this proposed measure is prescribed by law, in pursuit of a legitimate aim and corresponds to a pressing social need.
- 4.172 We consider that the rights impact on privacy and the data protection impacts in relation to this proposed measure are similar to those we have outlined in the sub-section on appropriate action for processing advertising complaints. The trusted flaggers submitting reports to service providers would be subject to their own obligations under data protection and privacy legislation and would only be able to report suspected fraudulent

¹⁷⁰ Our standard assumptions are that BAU maintenance would be 25% of set-up costs. See Annex 8, 'Further detail on economic assumptions and analysis' for further details.

¹⁷¹ See Volume 4, Section 2, 'Advertising moderation'.

advertising if satisfied that they are acting lawfully. To the extent that a service needed to retain information to process advertising appeals, this may include personal data. However, we are not proposing to recommend that service providers should process or retain any extra information beyond the minimum needed. Providers should ensure they act in accordance with data protection legislation and ICO guidance.

- 4.173 To the extent that the proposed measure involves interference with individuals' rights to privacy, we consider the interference to be proportionate to the Act's legitimate objective of protecting individuals in the UK from fraudulent advertising (which this proposed measure is intended to help providers of Category 1 and 2A services to secure).

Provisional conclusion

- 4.174 We consider that this proposed measure would deliver important benefits. Dedicated reporting channels give trusted flaggers a direct and efficient way to alert service providers to suspected fraudulent advertisements, supplementing advertising complaints systems and processes and improving the detection of fraudulent advertisements through identification by expert organisations. This would support faster removal of fraudulent advertising, reduce user exposure and strengthen service providers' ability to meet their fraudulent advertising (content) duties under the Act.
- 4.175 We consider the costs associated with this proposed measure to be proportionate. For service providers that already operate dedicated reporting channels for illegal content, costs are expected to be incremental and limited primarily to onboarding additional trusted flaggers and ongoing engagement. For service providers that do not yet operate dedicated reporting or similar channels, the expected costs remain proportionate given the scale and capabilities of Category 1 and 2A services and are justified by the improved detection of fraudulent advertisements and the associated reduction in user harm.
- 4.176 Our rights assessment indicates that the potential impacts of this proposed measure on freedom of expression rights, freedom of association rights, privacy rights and in relation to data protection are limited and proportionate to the Act's legitimate objective of protecting UK users from fraudulent advertising.
- 4.177 Following this analysis, our provisional view is that it is proportionate to recommend that Category 1 and 2A service providers should make a dedicated reporting channel available to trusted flaggers to report suspected fraudulent advertisements when requested. We therefore propose to recommend that our Fraudulent Advertising Codes contain this measure. The full text of the proposed measure can be found in the draft Fraudulent Advertising Code of Practice for user-to-user services and in the draft Fraudulent Advertising Code of Practice for search services, and they are referred to as FAU D7 and FAS D7 respectively.

5. Ad libraries

What is this section about?

Ad libraries are public, digital repositories of paid-for advertisements displayed on a service. They typically include important information such as the content of an advertisement and the advertising account name as well as functionalities to allow users to interrogate it.

In this section, we set out a proposed measure on ad libraries and why we are proposing to recommend it.

Our proposal

Number in our Codes	Proposed measure applicable to providers of Category 1 and 2A services
<p>FAU E1 and FAS E1</p>	<p>Providers that display paid-for advertisements which are capable of being encountered by UK users on their service should set up and make publicly available an ad library containing all such advertisements while they are live on the service, and for a year after they were last live.</p> <p>The ad library should be publicly available, accurate and updated at least daily, and function reliably and consistently.</p> <p>It should have robust search functionality allowing multi-criteria queries including, at a minimum, search by keyword, search by exact phrase and search for specific advertising accounts. It should also have an API.</p> <p>The ad library should contain the following information:</p> <ul style="list-style-type: none"> • advertising account name; • advertiser name; • the content of the advertisement, including advertising images or video, advertising text, and advertising links; • target audience by demographic; • target reach, or actual reach if service providers do not have access to the target reach; • content keywords used to target users making searches; • previous advertising account names; and • advertisement status. <p>The provider should regularly consult with experts and take into account any recommendations from those experts to improve and update the ad library.</p>

Why are we proposing this?

The proposed measure is designed to support experts in swiftly detecting and reporting suspected fraudulent advertising that is capable of being encountered by UK users. This, in turn, supports the

objectives of the duty to prevent users from encountering fraudulent advertising and minimise the length of time any such content is present on a service.

In this section, we explain why we consider ad libraries to be a crucial part of a package of measures designed to tackle fraudulent advertising. We detail the minimum principles, functionalities and information categories we provisionally consider an ad library should include, explaining why we consider each proposed characteristic to be necessary for service providers to comply with their duties under the Act.

Consultation questions

- Do you agree with our proposal? Please provide any arguments and supporting evidence.
- Do you agree with the principles, functionalities and information categories which we have included in the proposed measure? Please explain your reasoning and, if possible, provide supporting evidence.
- Do you have any evidence or insights on the process of building an ad library from scratch or adjusting an ad library to align with the proposed measure, and how long that process would take?

Introduction

- 5.1 Ad libraries are public, digital repositories of paid-for advertisements displayed on a service. They typically include important metadata such as the content of an advertisement and the advertising account name. They also include some functionalities to allow experts to interrogate the ad library.
- 5.2 Under sections 38(1) and 39(1) – the fraudulent advertising (content) duties – of the Online Safety Act 2023 (the Act), providers of Category 1 and 2A services (providers) must operate the service using proportionate systems and processes designed to protect users from fraudulent advertising.¹⁷² To comply with this duty, providers will need to put in place robust systems to detect fraudulent advertising on their service. We consider that, given the fast-changing nature of tactics used by bad actors, this will not be possible simply by relying solely on internal detection methods. The proposed measure is therefore designed to complement and augment other detection methods (such as reporting, direct reporting channels or account checks) that represent robust and proportionate systems and processes to detect such advertisements on the service.
- 5.3 Ad libraries help trusted flaggers,¹⁷³ other experts, and interested parties such as brand owners (experts) and other users to identify fraudulent advertisements and report these

¹⁷² Under section 38(1) of the Act, providers of Category 1 services must operate the service using proportionate systems and processes designed to: (a) prevent individuals from encountering content consisting of fraudulent advertisements by means of the service; (b) minimise the length of time for which any such content is present; and (c) where the provider is alerted by a person to the presence of such content, or becomes aware of it in any other way, swiftly take down such content. Under section 39(1) of the Act, providers of Category 2A services must operate the service using proportionate systems and processes designed to: (a) prevent individuals from encountering content consisting of fraudulent advertisements in or via search results of the service; (b) minimise the length of time for which any such content is able to be encountered; and (c) where the provider is alerted by a person to the presence of such content, or becomes aware of it in any other way, swiftly ensure that individuals are no longer able to encounter such content in or via search results of the service.

¹⁷³ See Volume 4, Section 4, ‘Advertising complaints’.

advertisements and accounts to service providers for takedown. This helps providers to take appropriate action so that fraudulent advertisements can no longer be encountered on the service or, in the case of search services, in or via the search results. This reduces the risk of users encountering fraudulent advertising content. This helps providers meet their fraudulent advertising (content) duties under the Act to protect users from fraudulent advertising.

- 5.4 While almost all of the current Category 1 and 2A services have ad libraries, we understand that some of these libraries do not include all paid-for advertisements capable of being encountered by UK users.¹⁷⁴ Others do not include all the functionalities and information categories which we provisionally consider necessary for experts to identify fraudulent advertising to report to providers so that they can consider this advertising via their moderation processes and potentially remove from the service.
- 5.5 We acknowledge that a Category 1 or Category 2A service may be serving paid-for advertisements to its users through different advertising pathways. Where relevant, the proposed intermediaries measure would apply. The proposed intermediaries measure recommends that a provider should use all reasonable endeavours to implement a version of any measures it has been unable to apply. For more information, see Volume 2, Section 2, ‘Advertising intermediaries’.

Ad libraries

Explanation of the proposed measure

- 5.6 To implement the proposed measure, all Category 1 and Category 2A service providers that display paid-for advertisements which are capable of being encountered by UK users on their service should set up and make publicly available an ad library containing all such advertisements while they are live on the service, and for a year after they were last live.
- 5.7 We consider that the ad library should be:
- Publicly available. It should be accessible to all who wish to use it, without registering to access.¹⁷⁵
 - Accurate. The content of the library should be accurate and updated on at least a daily basis.
 - Reliable. The ad library needs to be reliable, with respect to user experience, processing and delivery of information.
- 5.8 The ad library should have the following functionalities:
- robust search functionality allowing multi-criteria queries, at least inclusive of:
 - > search by keyword,
 - > search by exact phrase,¹⁷⁶ and
 - > search for specific advertising accounts;

¹⁷⁴ Some providers of Category 1 and Category 2A services make available ad libraries which include content capable of being encountered in other jurisdictions – such as in the EU, in accordance with the Digital Services Act (EU) – but which do not include advertisements capable of being encountered by UK users.

¹⁷⁵ We understand that access to an application programming interface may require an account.

¹⁷⁶ An exact-phrase search retrieves results that match a specific sequence of words exactly as entered, including spaces and word order.

- the ability to report live advertisements in the ad library (using the reporting function or tool recommended as part of the proposed measure on making advertising complaints systems and processes easy to find, access and use); and
 - an application programming interface (API) to provide a standardised way to allow computer systems to query the ad library and provide enhanced interactivity through automated means.¹⁷⁷
- 5.9 The ad library should, at a minimum, contain the following information (insofar as the service provider has access to the information¹⁷⁸) about each paid-for advertisement that is capable of being encountered by UK users, while it is live and for a year after it was last live:
- advertising account name;¹⁷⁹
 - advertiser name¹⁸⁰ (if different to advertising account name);
 - the content of the advertisement, including advertising images or video, advertising text, and URLs;
 - target audience by demographic;¹⁸¹
 - target reach,¹⁸² or actual reach if service providers do not have access to the target reach;
 - content keywords used to target users making searches;
 - previous advertising account names since the account was created; and
 - advertisement status.¹⁸³
- 5.10 When providing this information, service providers should ensure that they act in accordance with data protection legislation and Information Commissioner’s Office (ICO) guidance.
- 5.11 As noted in Volume 1, Section 4, ‘Causes and impacts of fraudulent advertising’, this is a highly adversarial space, and the behaviour of bad actors changes rapidly in response to interventions. As such, service providers should regularly consult with experts and consider any recommendations from those experts to improve and update their ad libraries.
- 5.12 Service providers may develop a separate ad library containing advertisements capable of being encountered by UK users or integrate these functionalities and information categories into an existing ad library.

¹⁷⁷ An API is a standardised way to allow computers to communicate and efficiently exchange data. This allows for programmatic functions such as integration with existing software, automation, customisation and logging with audit trails.

¹⁷⁸ We consider it is likely that each of the information categories set out here would be collected by the provider to enable their online advertising business to work effectively. However, it is possible that some services in scope may not collect or have access to each category of information. For example, some categorised services might not have access to the target audience by demographic or content keywords used to target users making searches.

¹⁷⁹ The unique, platform-based identifier and associated pseudonyms.

¹⁸⁰ The name of the person that the advertising account is registered to.

¹⁸¹ Providers may choose to include any information on audience targeting which they have collected from the advertising account holder. For example, this may include targeting based on age group, user interests and device type.

¹⁸² The estimated UK user base who would encounter the advertisement.

¹⁸³ This should, at a minimum, identify whether an advertisement is currently active. Providers may choose to include additional information relating to the status of an advertisement, such as by identifying advertisements which were removed as part of enforcement against a policy violation.

Benefits and effectiveness

- 5.13 This proposed measure, together with the proposed measures outlined in Volume 4, Section 4, ‘Advertising complaints’, is designed to support experts in swiftly detecting and reporting suspected fraudulent advertising that is capable of being encountered by UK users. This, in turn, supports the objectives of the duty to prevent users from encountering fraudulent advertising and minimise the length of time any such content is present on a service.
- 5.14 In the following paragraphs, we set out our assessment of why we consider the proposed measure would be an effective means of tackling fraudulent advertising and would help service providers meet the fraudulent advertising (content) duties.
- 5.15 We begin by explaining why, in general terms, we consider ad libraries play an important role in a package of measures designed to tackle fraudulent advertising.
- 5.16 We then explain the specific principles, functionalities and information categories we are proposing ad libraries should have to help experts report suspected fraudulent advertising to service providers for takedown.

Benefits and effectiveness of ad libraries in general

- 5.17 In the UK, there are a range of expert organisations dedicated to working against fraud. These include the organisations which we expect to name as trusted flaggers, as well as consumer organisations such as Money Saving Expert, and trade bodies such as UK Finance.
- 5.18 Where these tools exist, these organisations use ad libraries to help identify fraudulent advertisements and report them to the service providers.¹⁸⁴
- 5.19 Because advertisements are personalised and targeted to the user, without access to an ad library, experts would typically only be able to see the advertisements an individual user would see. This would significantly hinder the ability of experts to scrutinise the advertisements on categorised services, in turn limiting their ability to identify fraudulent advertisements to report to providers.¹⁸⁵ Conversely, where ad libraries are available, experts will be much better able to scrutinise the full range of advertisements available to users in the UK.
- 5.20 We note that the role these expert bodies play is particularly important given that the users themselves will often fail to identify suspected fraudulent advertisements.¹⁸⁶

¹⁸⁴ The Cyber Defence Alliance said “Our current strategy places heavy emphasis on rapid identification and referral/takedown workflows to reduce victim exposure and feed platform ML [machine learning] with fraud indicators”. Source: Cyber Defence Alliance response to our informal information request issued 7 January 2026; [redacted] said “Fraudulent ads with identifiable links are referred to relevant teams for further investigation, while others are reported to the platforms for takedown”. Source: [redacted] response to our informal information request issued 10 December 2025; UK Finance members use ad libraries to report typologies and trends to services. Source: Ofcom / UK Finance meeting, 26 February 2026.

¹⁸⁵ The FCA said “It is inherently difficult to search for content on social media. The ad library addresses this problem, by providing a mechanism that makes it possible to search for specific types of content... The absence of ad libraries would make it almost impossible to conduct any significant work identifying fraudulent adverts. [redacted]. In the absence of ad libraries, we would be forced to rely on consumer reports. This will inherently be a reactive process and only capture a very small proportion of fraudulent content. It would never ‘move the dial’ on reducing fraud.” Source: Financial Conduct Authority (FCA) response to our informal information request issued 21 November 2025.

¹⁸⁶ Ofcom, 2026. [Online paid-for advertisements research](#). See Volume 1, Section 4, ‘Causes and impacts of fraudulent advertising’ for more detail.

- 5.21 By extension, where access to ad libraries is enabled, we would expect experts to detect and report materially more fraudulent advertisements than would otherwise be the case. Consequently, the existence of UK ad libraries should significantly increase the amount of fraudulent advertising that is reported so that content can be removed.¹⁸⁷ This would result in significant benefits and support service providers in meeting their duties to prevent individuals from encountering such content and minimise the length of time for which this content is present on the service.
- 5.22 We have considered interactions between this proposed measure and other proposed measures in the draft Fraudulent Advertising Codes. Ad libraries should help trusted flaggers identify and report substantially more suspected fraudulent advertisements and trends in fraudulent advertising to service providers. Therefore, we consider that this proposed measure would support the proposed dedicated reporting channel measure.
- 5.23 This proposed measure should also support the measures we are proposing in Volume 4, Section 4, ‘Advertising complaints’, as it would enable the reporting of advertisements encountered via the ad library, and support more accurate complaints in relation to suspected fraudulent advertising. Evidence from the Integrity Institute highlighted that in some circumstances, users may not know that an advertisement which they interacted with was fraudulent until days or weeks after they saw the advertisement.¹⁸⁸ Given the personalised nature of advertisements, it is likely that, without an ad library, some users will be unable to find the advertisement on the service to report it.¹⁸⁹ Ad libraries could support users in identifying fraudulent advertisements which they have previously encountered.
- 5.24 Ad libraries support the identification and reporting of suspected fraudulent advertising by trusted flaggers and other experts. For ad libraries to deliver their intended benefits, service providers must be able to act on the intelligence they generate through effective moderation processes, including appropriate investigation, decision-making and, where relevant, access to appeals mechanisms to safeguard the rights of advertising account holders.
- 5.25 The proposed measure reinforces and amplifies the benefits of a number of other measures we are proposing to include in the final Fraudulent Advertising Codes, including those relating to reporting channels and account-level actions.

¹⁸⁷ The Cyber Defence Alliance said “Our current strategy places heavy emphasis on rapid identification and referral/takedown workflows to reduce victim exposure and feed platform ML [machine learning] with fraud indicators”. Source: Cyber Defence Alliance response to our informal information request issued 7 January 2026; the FCA said “This reporting will enable platforms to identify where there may be deficiencies in their controls and develop enhancements to prevent fraudulent ads re-appearing... The dynamic nature of fraud means that ‘reporting’ and ‘prevention’ are inherently linked. Measures that enable easier identification and reporting also enable improvements in prevention”. Source: Financial Conduct Authority (FCA) response to our informal information request issued 21 November 2025; UK Finance members use ad libraries to report typologies and trends to services. They believe that when these advertisements are reported to providers, they should be taking action to identify fraudulent advertisements which are part of these trends. Source: Ofcom / UK Finance meeting, 26 February 2026.

¹⁸⁸ Ofcom and Integrity Institute, 2026. [Fraudulent advertising and account integrity: Expert insights on best practice.](#)

¹⁸⁹ [3<].

Benefits associated with the specific features we are proposing

- 5.26 We consider that the effectiveness of an ad library will depend on how it is designed.¹⁹⁰
- 5.27 We further consider that certain principles, functionalities and information categories, if included in the ad library, will help experts to identify and report fraudulent advertising. Therefore, without these principles, functionalities and information categories, the ad library would be less effective in enabling the takedown of fraudulent advertising.
- 5.28 We note that other properties of the ad library, including the time that advertisements are retained for, can determine the effectiveness of an ad library in enabling the reporting and takedown of fraudulent advertising.
- 5.29 Moreover, we consider that our design of the proposed measure should bring regulatory alignment benefits to service providers that operate across different regulatory jurisdictions. We have set out our considerations on these matters in paragraphs 5.96 to 5.98.

Principles

- 5.30 We provisionally consider that the following principles need to apply to an ad library for it to be effective:
- Publicly available. We consider that most of the benefits of making an ad library available will come from experts using it to identify and report suspected fraudulent advertising content. However, we consider there to be benefits in making ad libraries available to all who wish to access them, without needing to register. We note the availability of the ad library to general users may improve the quality of reports received from users.¹⁹¹ The list of potential experts is large and likely to change frequently, so if only experts were to be allowed access to the ad library, keeping a list up to date could be time-consuming and costly. The more users able to access the ad library, the more fraudulent advertisements we would expect to be identified and reported to service providers.
 - Accurate. Where ad libraries are accurate and up to date (updated at least daily), reports from experts to service providers will likely be of a higher quality, enabling quicker and more effective reporting of suspected fraudulent advertising, and takedown. In contrast, if the ad library includes erroneous entries, does not include all the advertisements on the service or is only updated sporadically, the quality of the reports received will likely decline, meaning less fraudulent advertising content will be identified and taken down. Advertising campaigns can be very brief, and so a lack of regular updates can significantly limit the ability of experts to identify and report fraudulent advertising.¹⁹² We consider that daily updates strike an appropriate balance

¹⁹⁰ The Advertising Standards Authority (ASA) told us, “where [ad libraries] are unavailable or have less functionality, we are significantly limited in our ability to detect and take action on potentially fraudulent ads”. Source: ASA response to our informal information request issued 7 January 2026.; the FCA said “the usefulness of ad libraries varies significantly due to the inconsistent approach taken by platforms”. Source: FCA response to our informal information request issued 21 November 2025.

¹⁹¹ As highlighted in Volume 1, Section 4, ‘Causes and impacts of fraudulent advertising’, research has found that users do not always realise that an advertisement is fraudulent at the time they encounter it on a service. An ad library allows users to review and report the advertisement when they realise it is fraudulent. It also allows users to find out information about the advertisement, such as who the advertiser is, which may help them to identify whether it is a genuine or fraudulent advertisement.

¹⁹² Ofcom / UK Finance and Cyber Defence Alliance meeting, 17 April 2026.

between ensuring the ad library is sufficiently up to date to enable useful reporting and minimising costs to services by providing for batch processing.¹⁹³

- Reliable. Where an ad library is reliable, it should be available to enable experts to identify suspected fraudulent advertising at pace, so that it can be quickly reported and taken down. If the ad library fails to work consistently, is often unavailable or is slow to respond¹⁹⁴ when handling requests, it would make the tool ineffective in identifying fraudulent advertising.¹⁹⁵

Functionalities

5.31 The functionalities noted in the following paragraphs enhance the effectiveness of ad libraries in enabling experts to identify fraudulent advertisements to report to service providers for takedown. Therefore, these functionalities should help ad libraries to deliver benefits to users and help service providers to comply with the fraudulent advertising (content) duties. We consider that without these functionalities, the ad library would be less useful as a tool to identify and take down fraudulent advertising.

Robust search functionality

5.32 We consider that robust search functionality is necessary for ad libraries to be an effective tool for tackling fraudulent advertising.

5.33 Without effective search functionality, experts would need to review all advertisements placed on the service to identify any potentially fraudulent advertisements to report to the service provider for takedown. Experts would be unable to locate specific advertisements efficiently.¹⁹⁶

5.34 Therefore, we consider that search functionality is essential for ad libraries to enable the effective identification and reporting of fraudulent advertising to the service provider for take down.

5.35 Our engagement with experts supports this analysis.¹⁹⁷ The Financial Conduct Authority (FCA) has stated that “in order to enable ad libraries to be truly effective, it will be key that all social media platforms ensure they are easy to search across”.¹⁹⁸

¹⁹³ Mozilla, in its letter detailing the key traits of an effective ad archive API, stated that advertisements should be available within 24 hours of publication. Source: Mozilla Foundation, 2019. [Facebook and Google: This is what an effective ad archive API looks like](#). [accessed 1 April 2026].

¹⁹⁴ For example, if there was high website latency.

¹⁹⁵ A report by the European Consumer Organisation found that consumer groups identified concerns with the ad libraries of Meta, TikTok and Google as to their technical reliability and functionality, including system crashes (Meta), slow or constrained loading of results (TikTok), and restrictive search capabilities that limit usability (Google). It notes, for example, that “the [Meta] repository crashes frequently ... [and] is therefore also not technically reliable.” Source: European Consumer Organisation (BEUC), 2026. [Sponsored by Scammers](#). [accessed 26 May 2026].

¹⁹⁶ “[R]obust search functionality allowing for multiple criteria and combined searches, as seen in Meta’s ad repository, is very helpful since it allows the user to locate specific ads efficiently.” Source: Mozilla Foundation, 2024. [Full Disclosure: Stress testing tech platforms’ ad repositories](#). [accessed 31 March 2026].

¹⁹⁷ UK Finance members said that search functionality is the most significant feature of an ad library for them to be able to identify fraudulent advertising. Source: Ofcom / UK Finance meeting, 26 February 2026; The Advertising Standards Authority (ASA) told us granular and advanced search functionality is critical to the identification of fraudulent advertising. Source: Ofcom / ASA meeting, 6 May 2026.

¹⁹⁸ The FCA said “In order to enable ad libraries to be truly effective, it will be key that all social media platforms ensure they are easy to search across. If they do not provide appropriate functionality that enables consumers, regulators and law enforcement to search effectively and be able to rely on the results which arise

5.36 Multi-criteria queries are important for experts to be able to identify suspected fraudulent advertising to report for takedown. In paragraphs 5.37 to 5.47, we outline the types of search functionality which we consider to be particularly useful for experts seeking to identify and report fraudulent advertising and therefore help service providers to take down this content. We provisionally consider that enabling these types of search functionality in the ad library will support providers to comply with the fraudulent advertising (content) duties.

Search by keyword

5.37 We understand that search by keyword plays an important role in enabling experts to use ad libraries to identify fraudulent advertising to report to service providers for takedown.

5.38 When keyword search is available, experts can search for terms which are high-risk for fraudulent advertisements.¹⁹⁹ [X] told us that they search for terms such as [X] and [X]²⁰⁰ to identify fraudulent advertisements. [X].²⁰¹

5.39 Some organisations told us that they use keyword search to look for advertisements which purport to be from their brand.²⁰² Keyword search enables the identification of advertisements which incorrectly purport to represent a particular organisation. [X].²⁰³

5.40 The Advertising Standards Authority (ASA) also noted that, “where ad libraries are not searchable by keyword it is much more difficult to check whether other ads are using similar approaches to known fraudulent ads, which limits [their] ability to report those ads to the platform”.²⁰⁴

5.41 Therefore, keyword search plays an important role in enabling experts to identify suspected fraudulent advertising to report to service providers.²⁰⁵ By supporting experts in reporting

from these searches, the information requested above will lose much of its effectiveness.” Source: FCA, ‘Minimum requirements for an effective social media ad library’, shared with Ofcom via email on 27 September 2025.

¹⁹⁹ The FCA said “A key advantage of Meta’s ad library is the ability to search across topics thematically e.g. for ads about FX trading. This enables us to search for thematic harms, to identify potential systemic weaknesses in Meta’s controls. Given’s the OSA [Online Safety Act] focuses on systems and processes, having the ability to search thematically will be key for enabling trusted flaggers to assist Ofcom in supervising compliance.” Source: FCA email dated 26 March 2026.

²⁰⁰ [X] response to our informal information request issued 10 December 2025.

²⁰¹ [X].

²⁰² [X] said “Keyword and phrase searches are vital for initially spotting suspicious ads”. They search for keywords, such as [X] in order to find suspicious advertisements. Source: [X] response to our informal information request issued 10 December 2025; Money Saving Expert told us “we use Meta’s Ads Library to search for fraudulent adverts using [X], and to search for accounts publishing scam adverts under these names also.” Source: Money Saving Expert response to our informal information request issued 9 January 2026.

²⁰³ Cyber Defence Alliance response to our informal information request issued 7 January 2026; Ofcom / UK Finance meeting, 26 February 2026.

²⁰⁴ ASA response to our informal information request issued 7 January 2026.

²⁰⁵ ASA said “Where platforms do make keyword search functionality available, we have on many occasions used that to detect and report scam ads”. Source: ASA response to our informal information request issued 7 January 2026; “Keyword searching facilitates visibility on a wider scale, the spotting of harm trends and signals, as well as offering valuable insights in to networks of potentially fraudulent ads and advertisers. It also allows the flagging of previously unreported content found during the research process via the trusted flagger portal.” Source: [X] response to our informal information request issued 11 December 2025

fraudulent advertising to providers, keyword search helps providers take down fraudulent advertising content and so meet the fraudulent advertising (content) duties.

*Search by exact phrase*²⁰⁶

- 5.42 Our engagement with [X] indicated that exact-phrase searches are “vital” for the initial identification of fraudulent advertising.²⁰⁷ [X].²⁰⁸
- 5.43 We understand that fraudulent advertisements can often use the same, or very similar, text to other fraudulent advertisements.²⁰⁹ The ability to search by exact phrase would enable experts to search for wording used in known fraudulent advertisements, helping them to identify duplicates and similar advertisements which they can then report to service providers for takedown.
- 5.44 Therefore, we provisionally consider that enabling search by exact phrase would increase the amount of fraudulent advertising that experts can identify and report to service providers for takedown. In turn, this supports providers to take down fraudulent advertising content and so meet the fraudulent advertising (content) duties.

Search for specific advertising accounts

- 5.45 We understand that the ability to see all advertisements by a particular advertising account helps experts to identify repeat posting of fraudulent advertising by the same account. This enables experts to report several fraudulent advertisements posted by the same account to the service provider.²¹⁰ Being able to show that an account has posted fraudulent advertising multiple times may help an expert to make the case to the service provider that the account should be banned.²¹¹
- 5.46 We also consider that experts may, on the basis of intelligence provided by users of services, carry out searches for particular advertising accounts in the ad library where they have reason to suspect that these accounts are engaged in fraudulent advertising.²¹²
- 5.47 Therefore, we provisionally consider that the ability to search for specific advertising accounts on the ad library can help experts to identify fraudulent advertising to report to service providers. As a result, this helps providers to take down fraudulent advertising and so comply with the fraudulent advertising (content) duties.

The ability to report live advertisements in the ad library

²⁰⁶ We note, for clarity, that searches for keywords and exact phrases will mean the same thing for a singular keyword. However, once a combination of words is used, then they will be different. We further note that an exact-phrase search will ensure that word order is taken into consideration, and keyword search does not.

²⁰⁷ [X] response to our informal information request issued 10 December 2025.

²⁰⁸ [X].

²⁰⁹ Gen Digital (Corrons, L., Karabeyli, E., Khmelnytskyi, D., Bühler, T. and Pachilakis, M.), 2026. [The Scam Ad Machine](#). [accessed 3 March 2026].

²¹⁰ [X] told us “searching by advertiser is important for deeper investigations and evidence gathering”. Source: [X] response to our informal information request issued 10 December 2025; UK Finance highlighted the importance of being able to see all ads by a particular advertiser to effective identification and reporting of fraudulent advertisements. Source: Ofcom / UK Finance meeting, 26 February 2026.

²¹¹ See Volume 3, Section 5, ‘Advertising bans’.

²¹² The Advertising Standards Authority (ASA) told us “We also undertake searching for keywords or advertisers we have reason to believe might be related to fraudulent ads.” Source: ASA response to our informal information request issued 7 January 2026.

5.48 As explained in Volume 4, Section 4, ‘Advertising complaints’, reporting functionalities play an important role in enabling the takedown of fraudulent advertising. Including reporting functionality within the ad library helps to reduce friction between the identification and reporting of fraudulent advertising, and therefore we would expect more fraudulent advertising to be reported to service providers. This helps providers to take down fraudulent advertising and so comply with the fraudulent advertising (content) duties. The proposed measure on making advertising complaints systems and processes easy to find, access and use provides a mechanism for reports about suspected fraudulent advertisements, including reports directly from the ad library.

API

5.49 APIs enable easier and more comprehensive access to the data featured in ad libraries.²¹³

5.50 By obtaining access to an API, experts will be able to identify new and evolving trends in fraudulent advertising and undertake cross-service comparisons. This would improve the quality of their reports to each service provider, and would inform providers’ moderation strategies, which supports the takedown of fraudulent advertising.²¹⁴

5.51 Therefore, we provisionally consider that an API makes the ad library more effective as a tool for enabling the identification and reporting of fraudulent advertising, and therefore help service providers to take down fraudulent advertising and so meet the fraudulent advertising (content) duties.

Information categories

5.52 In paragraphs 5.53 to 5.85, we explain why each information category included in our proposed measure should enhance the effectiveness of ad libraries to enable experts to identify fraudulent advertising to report to service providers for takedown. Including these information categories in the publicly available ad library should help it to deliver benefits to users and help providers to comply with the fraudulent advertising (content) duties. We consider that without these information categories, the ad library would be less useful as a tool to identify fraudulent advertising content.

Advertising account name

5.53 As detailed in Volume 1, Section 4, ‘Causes and impacts of fraudulent advertising’, advertising accounts are used to disseminate fraudulent advertising.

5.54 For an advertising account to be identifiable, the advertising account name would need to be available in the ad library, along with the ability to search for the advertising account name, the benefits of which are set out in paragraphs 5.45 to 5.47.

²¹³ The ASA said “The ability to extract the full contents of the ad library rather than being limited to keyword or advertiser search allows for complete and robust statistical analysis of the prevalence of problematic content”. Source: ASA response to our informal information request issued 7 January 2026; the FCA said “The ad library API enables users to perform customised searches within the ad library across all categories. For certain categories of content, such as searches that relate to certain social or political issues, the API provides more detailed results about the ad content than other categories of information. For example, this information is not provided for categories of information/searches that are likely to contain [redacted].” Source: FCA, ‘Minimum requirements for an effective social media ad library’, shared with Ofcom via email on 27 September 2025.

²¹⁴ Ofcom / UK Finance meeting, 26 February 2026.

- 5.55 Once experts identify advertising accounts that are being used by fraudsters, they can report this information to service providers, who can take action against the advertising accounts, supporting the takedown of fraudulent advertising.

Advertiser name

- 5.56 As highlighted in Volume 1, Section 4, ‘Causes and impacts of fraudulent advertising’, evidence indicates that the distribution of fraudulent advertisements is often coordinated by criminal operations that deploy extensive networks of advertising accounts.²¹⁵ Research by Gen Digital found that more than half of scam advertisements they found on Meta services came from the same 10 advertiser entities.²¹⁶
- 5.57 By providing access to the advertiser name, ad libraries should enable experts to identify large networks sharing fraudulent advertising and report this information to service providers.
- 5.58 A collateral benefit of including the advertiser name is that it should also enable the service provider, in coordination with other organisations, to take action to disrupt these networks and the actors behind fraudulent advertisements. This would help to prevent fraudulent advertising from reappearing on the service and would likely have a deterrent effect.²¹⁷
- 5.59 One stakeholder, [X], noted that “data in the ad library on the identity of the person placing the advertisements has enabled us to more easily identify recidivists, [X]”.²¹⁸
- 5.60 The advertiser name should also help identify impersonation by fraudsters. As outlined in Volume 1, Section 4, ‘Causes and impacts of fraudulent advertising’, a common tactic employed by fraudsters is impersonating legitimate brands, organisations or well-known figures. For example, if an advertisement purports to be from a UK bank, but the advertiser is not the bank, this would be a likely indicator of impersonation. By reviewing both the advertiser name and the content of the advertisement, we consider that experts will be able to identify fraudulent advertising which uses impersonation, which they can report to service providers for takedown.

The content of the advertisement, including images, video, text and links

- 5.61 We consider the content of an advertisement to be a fundamental component of an ad library. The importance of this information to the detection of fraudulent advertising was highlighted through our engagement with expert organisations.²¹⁹
- 5.62 We note that aspects of an ad content, including certain types of language, can be indicators of fraudulent advertising. As explained in Volume 1, Section 4, ‘Causes and impacts of fraudulent advertising’, fraudulent advertisements often rely on exaggerated,

²¹⁵ Note that these evidence sources do not specify whether they are referring to fraudulent advertisements per the Act’s definition. Which?, 2022. [A scammer can make nearly £1 million a day through fraudulent online adverts](#). [accessed 6 March 2026]; The Bureau of Investigative Journalism, 2024. [Doctored Footage and Hijacked Accounts: Anatomy of a Deepfake Scam](#). [accessed 6 February 2026]; Reset Tech, 2025. [The Dormant Danger: How Meta Ignores Large-Scale Inauthentic Behavior Networks of Malicious Advertisers](#). [accessed 6 February 2026]; Gen Digital (Corrons et al.), 2026. The Scam Ad Machine.

²¹⁶ Gen Digital (Corrons et al.), 2026. The Scam Ad Machine.

²¹⁷ [X].

²¹⁸ [X], shared with Ofcom via email on 26 March 2026.

²¹⁹ ASA response to our informal information request issued 7 January 2026; Cyber Defence Alliance response to our informal information request issued 7 January 2026; [X] response to our informal information request issued 11 December 2025.

sensationalist or unrealistic claims designed to capture attention and prompt quick decisions.

- 5.63 Links which do not take the user where they purport to, or lead to fake websites or websites that coerce the user to perform an action (for example, to run a malware-laden file), can be indicators of fraudulent advertising. Our engagement with the ASA highlighted that where landing page information is not available in the ad library, “it can be much more difficult to establish whether the ad is fraudulent or not”.²²⁰ In Volume 1, Section 4, ‘Causes and impacts of fraudulent advertising’, we note that a content risk factor for fraudulent advertising can be unusual URLs or URLs which do not look like what a user would expect from a legitimate brand’s advertisement.²²¹
- 5.64 We also note that fraudulent advertisements often use the same images, text and links as other fraudulent advertisements, posted by different advertising accounts.^{222 223} Experts can identify patterns of suspected fraudulent advertising content to report to service providers for takedown.

Target audience by demographic

- 5.65 We understand that many Category 1 and Category 2A service providers enable advertising account holders to target an advertisement at particular demographics.²²⁴ For example, some providers enable advertising account holders to target an advertisement based on gender or age. Others enable advertising account holders to target users based on their interests.
- 5.66 We consider that if information about how an advertisement was targeted was included in the ad library, experts would be able to use it to identify unusual or manipulative targeting strategies which may be an indicator of fraudulent advertising.
- 5.67 Abnormal patterns of advertising account holder behaviour can be a sign of inauthenticity.²²⁵ Targeting certain demographics can also be indicative of fraudulent advertising. For example, targeting high-risk demographics, such as children or older users, might be an indicator of fraudulent advertising when considered in combination with other signals. Targeting specific demographics in particular contexts can be indicative of fraudulent advertising, such as using urgent language to target older users with advertisements about retirement.²²⁶

²²⁰ ASA response to our informal information request issued 7 January 2026.

²²¹ Which?, 2025. [How to spot and report scam search engine adverts](#). [accessed 11 March 2026]; Norton, 2026. [Malvertising: What it is and how to prevent it](#). [accessed 11 March 2026]; Stop! Think Fraud, no date. [How to spot a fake online advert](#). [accessed 9 February 2026].

²²² Ofcom / UK Finance meeting, 26 February 2026

²²³ Gen Digital (Corrons, L., Karabeyli, E., Khmelnytskyi, D., Bühler, T. and Pachilakis, M.), 2026. The Scam Ad Machine. [accessed 3 March 2026].

²²⁴ Google, no date, [About demographic targeting](#). [accessed 26 May 2026]; YouTube, no date, [About targeting for video campaigns](#). [accessed 26 May 2026]; Facebook, no date, [Audience targeting for Facebook Page ads](#). [accessed 26 May 2026]; TikTok, no date, [About Ad Targeting in TikTok Ads Manager](#). [accessed 26 May 2026]; Snapchat, no date, [Targeting](#). [accessed 26 May 2026]; Reddit, no date, [Reddit Ad Targeting](#). [accessed 26 May 2026].

²²⁵ Ofcom and Integrity Institute, 2026. Fraudulent advertising and account integrity: Expert insights on best practice.

²²⁶ AGENCY stated that, “Older adults may be more vulnerable and more likely to be targeted by fraudulent financial advertisements”. Source: [AGENCY response to 2024 Call for Evidence](#): Third Phase of Online Safety

- 5.68 Having access to this information would help experts identify fraudulent advertising content, to enable takedown.

Target reach

- 5.69 Our engagement with experts has highlighted reach as an important information category in ad libraries.²²⁷ The ASA told us that reach and impressions information help it to “prioritise where action is needed”.²²⁸ [redacted].²²⁹
- 5.70 We understand that many Category 1 and Category 2A service providers enable advertising account holders to view a ‘target reach’ for their advertisement, which indicates how many users will encounter an advertisement over the duration of the campaign.²³⁰
- 5.71 We consider target reach to be a more effective information category than reach. Target reach enables experts to focus on advertisements which are targeted to have a large number of views but may not currently have been seen by many users (because, for example, the advertising campaign has just started).
- 5.72 Making this information available in an ad library would help experts to prioritise their resources, focusing on identifying suspected fraudulent advertisements with the highest target reach. This would support earlier detection and reporting of fraudulent advertisements, and would help service providers to prevent more users from encountering fraudulent advertising.
- 5.73 Where target reach information exists this should be used. However, in circumstances where this is not the case, information about actual reach can be used. Although not as beneficial as target reach, we consider that it would nevertheless benefit experts aiming to prioritise their resources, and to focus on identifying and reporting the fraudulent advertisements with the highest reach.

Content keywords used to target users making searches

- 5.74 We understand that some service providers enable advertising account holders to target advertisements to keywords, such as those searched by a user.
- 5.75 We consider that by reviewing the keywords used to market an advertisement, and combining this information with other signals such as the content of the advertisement, experts will be able to identify the use of misleading or high-risk terms, which can be an indicator of fraudulent advertising. For example, the FCA told us that [redacted].²³¹

Regulation, p. 7; According to Cifas, “Investment frauds are often targeted towards specific demographics. For example, fraudulent adverts seeking to take advantage of ‘pension liberation’ rules target over 55s while other investment scams, such as crypto-currency scams, often target younger demographics such as the under 35s.” Source: [Cifas response to 2024 Call for Evidence](#), p. 1.

²²⁷ ASA response to our informal information request issued 7 January 2026; [redacted] response to our informal information request issued 11 December 2025; Which? Response to our informal information request issued 9 January 2026.

²²⁸ ASA response to our informal information request issued 7 January 2026.

²²⁹ [redacted].

²³⁰ Google, no date, [About on-target reach](#). [accessed 26 May 2026]; Google, no date, [On-target reach](#). [accessed 26 May 2026]; Microsoft, no date, [Forecast campaign results with the Audience planner](#). [accessed 26 May 2026]; Snapchat, no date, [Target Audience Size Overview](#). [accessed 26 May 2026]; Snapchat, no date, [What is a Reach and Frequency Campaign?](#) [accessed 26 May 2026]; TikTok, no date, [About Reach & Frequency](#). [accessed 26 May 2026].

²³¹ The FCA said “[redacted]”. Source: FCA, Minimum requirements for an effective social media ad library, shared with Ofcom via email on 27 September 2025.

- 5.76 We provisionally consider that where service providers enable advertising account holders to target advertisements based on keywords, such as those searched by a user, providing this information in the ad library should assist experts in identifying fraudulent advertisements to report to providers to enable takedown.

Previous advertising account names

- 5.77 Knowing that an advertising account has repeatedly changed name can be a risk factor for fraudulent advertising.²³² As highlighted in Volume 1, Section 4, ‘Causes and impacts of fraudulent advertising’, accounts may undergo profile changes before beginning to share fraudulent advertising.²³³
- 5.78 Furthermore, the account may have posted fraudulent advertising under a previous name. Including information about previous advertising account names should help experts to identify accounts which have repeatedly shared fraudulent advertising and make it harder for fraudsters to change their account name to avoid detection and takedown or banning, supporting the measures we propose in Volume 3, Section 5, ‘Advertising bans’.
- 5.79 While there are legitimate reasons for advertising account holders to change the name of their advertising account, such as business rebranding, we consider that by combining information about previous account name history with other signals, experts could identify suspected fraudulent advertisements as well as accounts which are repeatedly posting suspected fraudulent advertising. This information could be reported by experts to service providers to enable takedown.

Advertisement status

- 5.80 In paragraphs 5.86 to 5.91, we explain the benefits of retaining advertisements in the ad library for a year after they were last live.
- 5.81 For experts to be able to report active advertisements identified through their use of the ad library, they need to be able to identify which adverts are currently active.²³⁴
- 5.82 If the ad library contains at least all advertisements which were active within the last year and there is no marker to identify which advertisements are currently active, it would be very difficult for experts to identify which advertisements are currently active and therefore capable of being encountered by UK users.
- 5.83 To support experts in identifying live fraudulent advertisements which are capable of being encountered by UK users so that they can report them for takedown, service providers

²³² The FCA said “Knowing that an account holder has repeatedly changed their profile and/or is using multiple accounts is a risk factor... Repeatedly changing an account name can be indicative of someone who is trying to disguise their identity and avoid detection. Providing this information openly will disrupt the activities of bad actors who seek to benefit from this approach as well empower consumers to understand who they are engaging with”. Source: FCA, Minimum requirements for an effective social media ad library, shared with Ofcom via email on 27 September 2025; The ASA told us account name changes can be an indicator of hacking or deceptive set-ups. Source: Ofcom / ASA meeting, 6 May 2026.

²³³ [X] response to our formal information request issued 26 June 2025.

²³⁴ The ASA told us “In the course of operating our Scam Ad Alert system we use ad libraries to determine if scam ads reported to us are still live and therefore require reporting to the platform”. Source: ASA response to our informal information request issued 7 January 2026; Money Saving Expert told us “advert status (i.e. active or non-active) to help get those running shut down, and non-active to provide evidence of accounts’ previous fraudulent activity” is a minimum requirement for an effective social media ad library. Source: Money Saving Expert response to our informal information request issued 9 January 2026.

should ensure that their ad library indicates the status of each advertisement which is included and specifies whether it is currently live.

- 5.84 Identifying in the ad library which advertisements are currently active should support experts in reporting live advertisements to service providers. This would also help to prevent experts from reporting advertisements which are no longer active to providers, which may lead to backlogs in the moderation process.
- 5.85 Therefore, we provisionally consider that including advertisement status (active or inactive) in the ad library would improve the quality of reports from experts, and so support swift takedown of fraudulent advertising which is capable of being encountered by UK users.

Other factors

Advertisement retention period

- 5.86 As outlined in paragraph 5.6, we are proposing that the ad library contains all advertisements which are capable of being encountered by UK users while they are live, and for a period of 12 months after they were last live. We consider that retaining non-live advertisements for this period will support effective monitoring and allow experts to identify ongoing fraudulent advertising activity.
- 5.87 When reviewing a potentially fraudulent advertisement, experts look at other advertisements which have previously been posted by the same account, assessing patterns of posting to identify whether the live content is likely to be fraudulent. [X].²³⁵
- 5.88 We understand that fraudulent advertisements can be reused and previous fraudulent advertisements can be adapted and used again. Research from Gen Digital found “scammers reusing the same infrastructure, identical domains, and near-identical advertisement text across many campaigns”.²³⁶ Evidence from the Integrity Institute highlighted that posting identical or similar content to before can be a content signal that a user with a removed account has come back to a service.²³⁷ Providing access to previous advertisements would help experts to identify trends to report to service providers, helping providers undertake their fraud indicator assessment and moderation strategies.
- 5.89 [X]²³⁸ [X].
- 5.90 We consider that retaining advertisements for a year after they were last live strikes an appropriate balance between helping experts to identify fraudulent advertising and managing the cost of maintaining this information. This proposed approach aligns with the approach taken in Article 39 of the Digital Services Act (DSA) (EU) and so enables regulatory alignment.
- 5.91 Therefore, including advertisements for at least a year after they were last live helps experts to report suspected fraudulent advertising which is currently live, helping providers to minimise the amount of time for which this content is present on their service.²³⁹

²³⁵ Ofcom / UK Finance and Cyber Defence Alliance meeting, 17 April 2026

²³⁶ Gen Digital, 2026. The Scam Ad Machine.

²³⁷ Ofcom and Integrity Institute, 2026. Fraudulent advertising and account integrity: Expert insights on best practice.

²³⁸ Cyber Defence Alliance response to our informal information request issued 7 January 2026.

²³⁹ [X] said “for ad libraries to be effective, they must allow comprehensive searching of all UK ads over at least the last six months”. Source: [X] response to our informal information request issued 10 December 2025

Consider new categories of information

- 5.92 Evidence shows that fraudulent advertising is highly adversarial.²⁴⁰ Perpetrators are highly motivated, using whatever methods they can to commit fraud and looking to exploit any opportunities offered by new technology and social trends.²⁴¹ This means that the functionalities and types of information which are useful to experts seeking to use ad libraries to identify and report fraudulent advertising can change over time.
- 5.93 For the ad library to remain an effective mechanism for the identification and reporting of fraudulent advertising, it needs to contain the information which is most useful for experts seeking to detect fraudulent advertising. Therefore, service providers should regularly consult with experts and consider any recommendations from those experts to improve and update their ad libraries.
- 5.94 When considering the design of their ad library, service providers should consider the risk of the tool being exploited by bad actors. Some information, if made publicly available, risks empowering bad actors, such as by enabling them to identify techniques that are used by fraudsters to evade existing moderation practices and imitate them.²⁴²
- 5.95 Service providers may, when engaging with experts about the design of their ad library, consider that making some types of information available would help experts to identify suspected fraudulent advertising to report to services for takedown but also risk empowering bad actors to evade detection. Providers may consider providing information or functionality to relevant experts via an enhanced-access API.²⁴³

Regulatory alignment

- 5.96 Where appropriate, we have tried to align with other regulatory regimes to reduce the compliance burden for service providers working across multiple jurisdictions.
- 5.97 We note that most of the functionalities and information categories that we have included in our proposed measure are consistent with, or very similar to, the information categories required by Article 39 of the DSA (EU). These include the principles of accurate and reliable ad libraries, the multi-criteria search queries and most of the information categories we propose to recommend.
- 5.98 However, we have also set out some information categories in our proposed measure that are not required by the DSA (EU); this is because we think they are important to enable service providers to meet their fraudulent advertising (content) duties.²⁴⁴

Adapting existing ad libraries

- 5.99 Where service providers have an existing ad library, they can align with the proposed measure by adapting that ad library rather than building an entirely new one. Provided that

²⁴⁰ Ofcom and Integrity Institute, 2026. Fraudulent advertising and account integrity: Expert insights on best practice; [Google \(confidential\) response to 2024 Call for Evidence](#), p.54.; [redacted] response to 2024 Call for Evidence, [redacted].

²⁴¹ [Which? response to 2024 Call for Evidence](#), p. 2; Google (confidential) response to 2024 Call for Evidence, p.54.

²⁴² [redacted].

²⁴³ To access an API, you need a user account with the service (generally specific to the API). Therefore, some entities could request access to the API. It is possible for a provider to allow some accounts to access information that other accounts cannot.

²⁴⁴ Not included in the DSA (EU): content keywords used to target users making searches, previous account holder names and advertisement status.

the ad library fulfils the principles and has the functionalities and information categories specified in the proposed measure, we do not think it matters whether it is an adapted existing ad library or a newly built one.

Impacts and costs on service providers

Direct costs

- 5.100 Most of the providers of current in-scope services, including Microsoft Bing, Facebook, Google Search, Instagram, Pinterest, Snapchat, TikTok, X and YouTube,²⁴⁵ already operate ad libraries in the UK or in the EU, or in both. As a result, we expect that, in practice, most of these providers would primarily align with the proposed measure by making targeted, one-off adjustments to their existing infrastructure, rather than building entirely new ad libraries from scratch.
- 5.101 This has important implications for our cost assessment. In particular, it suggests that the costs associated with adapting existing ad libraries are relevant for the majority of the services within the scope of this proposed measure. However, some services would need to incur the higher costs associated with building an ad library from scratch, to align with this proposed measure.
- 5.102 We also consider any costs associated with regularly engaging with experts and considering any recommendations to improve and update ad libraries would largely be captured by our estimates of maintenance costs. As the level of engagement and the scope of recommendations will vary across providers and overtime, additional costs may apply.
- 5.103 We have focused our estimates on two main scenarios:
- a) Assessing the costs associated with adapting an existing ad library to align with the recommendations set out in our proposed measure. We have considered separately the one-off costs we would expect providers to incur if they were to:
 - (i) extend an existing EU library to the UK,
 - (ii) add a search functionality to an existing library, or
 - (iii) add an API functionality.²⁴⁶
 - b) Assessing the costs associated with setting up an ad library from scratch. These estimates would reflect the costs categorised providers that do not operate an ad library would be expected to incur to implement this proposed measure. We know that only a small number of in-scope services do not currently operate an ad library.
- 5.104 Table 5.1 summarises our cost estimates.²⁴⁷

Table 5.1: Summary of costs

²⁴⁵ As at July 2026. See Ofcom's 2026 [register of categorised services](#).

²⁴⁶ We note that some providers operating ad libraries may find it more efficient to develop a new ad library from scratch to meet the requirements of our proposed measure. This is a business decision and will depend on the existing ad library infrastructure and the extent and complexity of any required adjustments. We consider that in this case, providers who choose to set up an ad library from scratch rather than make adjustments to their existing one would generally incur lower costs (closer to the lower bound of our estimates or below) as they would be able to leverage existing expertise.

²⁴⁷ To further inform our approach to estimating the costs associated with implementing this proposed measure, we consulted with industry experts. We developed our estimates using the insights they provided and our internal expertise.

		Low	High
Setting up an ad library	Build costs	£520,000	£1,526,000
	Maintenance	£130,000	£381,000
Adjusting an existing ad library:			
Extending an EU library	Build costs	£31,000	£347,000
	Maintenance	£8,000	£87,000
Adding a search function	Build costs	£26,000	£299,000
	Maintenance	£6,000	£75,000
Adding an API functionality	Build costs	£94,000	£416,000
	Maintenance	£23,000	£104,000

Notes: (a) All figures rounded to the nearest £1,000; (b) The estimates reflect labour costs to implement the proposed measure which we have obtained using our standard wage assumptions as these are set out in the Annex 8, 'Further detail on economic assumptions and analysis'; (c) In addition to labour costs, providers would be expected to incur incremental data storage and compute costs on an ongoing basis when operating their ad libraries. We have not been able to quantify these costs.

Costs for adjusting an existing ad library

- 5.105 We expect that the costs associated with one-off adjustments to existing ad libraries to align with the requirements of our proposed measure would generally be lower compared to the costs of setting up an ad library from scratch. The scale of these costs would depend on the extent and complexity of the existing infrastructure, the service providers' internal processes, the complexity of the required changes, and the extent to which providers would be able to leverage their existing infrastructure and internal expertise. We do not anticipate that the scale of a service would significantly affect the scale of these costs.
- 5.106 For example, service providers that already operate ad libraries compliant with the DSA (EU) would need to extend their ad libraries to include advertisements capable of being encountered by UK users. We consider this extension would constitute a relatively straightforward modification that providers could complete over a period of two to four weeks.²⁴⁸ We have estimated the respective costs to be in the range of £31,000 to £347,000 reflecting input from a team of 8 to 12 software engineers, a product manager, a lawyer, 0.5 full-time equivalent of a graphic designer and some senior director time (up to 0.2 full-time equivalents). Besides annual maintenance costs associated with the upkeep and updating of their UK ad library,²⁴⁹ providers would incur incremental data storage costs on an ongoing basis.
- 5.107 Service providers that are in scope for this proposed measure and already operate ad libraries may need to adjust their existing ad libraries (for example, to include additional

²⁴⁸ This would depend on whether the necessary UK-specific data is already held within the service's databases, the differences between EU and UK ad library requirements, and how straightforward it would be to implement the corresponding back-end and front-end adjustments needed to incorporate UK-relevant fields and filters.

²⁴⁹ According to our standard assumptions, maintenance costs are equal to 25% of build costs. See Annex 8, 'Further detail on economic assumptions and analysis' for more detail.

functionalities) to align with the recommended features of our proposed measure as set out in paragraphs 5.6 to 5.9.

- 5.108 Our estimates of the one-off build costs associated with introducing a search functionality range from £26,000 to £299,000. These estimates reflect input from a team of 8 to 12 software engineers and some involvement from a graphic designer and a product manager over a period of two to four weeks.²⁵⁰ Service providers would incur comparable costs to include additional information categories in their ad libraries.
- 5.109 We have separately estimated the respective build costs associated with including an API functionality. According to our estimates, these would range from £94,000 to £416,000, reflecting input from a team of 8 to 12 software engineers and some product manager time²⁵¹ over a period of two to three months, depending on the complexity of current technical infrastructure and internal processes, which would determine the level of modification needed to integrate the API.
- 5.110 Where they must make such one-off adjustments to their existing ad libraries, service providers would also incur incremental maintenance costs on an annual basis. The bulk of maintenance costs would however be incurred in relation to the upkeep and updates of existing ad libraries and not in relation to specific functionalities.

Costs for setting up an ad library

- 5.111 Developing an ad library from scratch would require significant technical and organisational resources as a service provider would need to undertake full system development to establish all core components, including the underlying database architecture, the processes required to ingest advertising data, storage and delivery systems for creative assets, the user interface for accessing the library, and API development. In addition, a provider would need to undertake extensive testing and achieve coordination across multiple teams.
- 5.112 Our baseline assumption is that service providers would be in a position to develop ad libraries from scratch over a period of six to eight months with input from a team of 8 to 12 engineers tasked with: designing and building the database, ensuring appropriate indexing and record management, establishing creative storage controls, and creating automated processes to update the library from the advertising database. Additional work would include building the API, developing the front-end interface, conducting security and stress testing, preparing publicly accessible documentation, and arranging ongoing maintenance. Based on typical staffing requirements for development of this scale, our baseline cost estimates further account for input from two specialised professionals, a graphic or multimedia designer, and senior leadership oversight.²⁵²

²⁵⁰ More specifically, our cost estimates account for involvement from a graphic designer equal to 0.5 full-time equivalents and from a product manager equal to 0.3 full-time equivalents over the same period of time.

²⁵¹ Our base assumption is that this would be equal to 0.3 full-time equivalents.

²⁵² More specifically, two senior leaders and part-time involvement of 0.2 full-time equivalents from a senior director.

- 5.113 Using our standard wage assumptions²⁵³ we have estimated that the respective one-off development costs would range from £520,000 to £1,526,000 depending on the scale and complexity of the systems required.
- 5.114 Factors such as the type of advertisements on the service and the volume of advertising content would likely increase the complexity and therefore the time required to complete the task and the respective costs. Services hosting primarily text- or image-based advertising with lower volumes would likely require lower lead times and therefore their providers' respective costs would likely be closer to the lower end of the estimated range. Providers whose services host video-based advertising or those with significant substantial advertising volumes may require closer to eight months due to the increased complexity of storing and placing such content, and they could incur one-off costs closer to the upper end of the estimated cost range.
- 5.115 In addition to the initial costs for setting up an ad library, we also expect service providers to incur annual maintenance costs between £130,000 and £381,000 to maintain, update and operate systems of this type.²⁵⁴
- 5.116 We acknowledge there would also be ongoing costs for storing advertisements for 12 months. While we are unable to quantify non-labour costs, such as storage costs, we would expect these to vary according to the size of the service and the extent to which video formats are relied on.²⁵⁵
- 5.117 Service providers would further incur ongoing costs relating to API access (that is, interested organisations or individuals using the ad library API to extract data on advertisements and advertising account holders). These costs could be material depending on the frequency and scale of API calls. We note however that providers would retain control over their API functionality and could limit requests for specific accounts to contain costs (for example, they could limit the ability of individual users to scrape the entire ad library).
- 5.118 Initial build costs for setting up an ad library as well as ongoing operating costs would likely be materially higher for the largest services (i.e., services hosting significant advertising volumes), and could exceed the upper bound of our estimated range, primarily due to the volume of advertisements processed and stored.^{256 257}

²⁵³ As set out in Annex 8, 'Further detail on economic assumptions and analysis' using wage data derived from the latest version of the Annual Survey Hourly Earnings released by the Office for National Statistics. Office for National Statistics, 2025. [Annual Survey of Hours and Earnings \(ASHE\), Table 14, 2025 provisional estimates](#). [accessed 11 May 2026].

²⁵⁴ In line with the approach in other Codes we assume there is also an ongoing annual maintenance cost of 25% of the initial cost.

²⁵⁵ Further information on our approach to non-labour costs can be found in Annex 8, 'Further detail on economic assumptions and analysis'.

²⁵⁶ For instance, services such as [X] already operate highly sophisticated ad libraries and generate significant revenues from online advertising. Their existing infrastructure and their compliance costs may be offset by the scale and maturity of their platforms. However, the volume of advertisements they handle means their storage and maintenance costs can be substantial, and any enhancements or additional regulatory requirements could increase these costs.

²⁵⁷ This is consistent with insights we gathered from our engagement with industry experts, and in particular [X]. According to [X] the initial build costs for providers hosting very large volumes of ads could exceed (low single figure millions £) (\$4,300,000 (£3,218,000)).

Indirect costs

- 5.119 If increased detection by experts leads to more actions required by service providers, such as content moderation, it may raise ongoing operational and resource costs for those providers.

Rights assessment

Freedom of expression and freedom of association

- 5.120 As explained in Volume 1, Section 5, 'Approach to codes', Article 10 of the European Convention on Human Rights (ECHR) upholds the right to freedom of expression, which encompasses the right to hold opinions and to receive and impart information and ideas without unnecessary interference by a public authority. Article 11 of the ECHR upholds the right to freedom of peaceful assembly and to freedom of association with others, including the right to form and to join trade unions for the protection of interests. Articles 10 and 11 are qualified rights, and we must exercise our duties under the Act in a way that does not restrict these rights unless satisfied that is proportionate to the legitimate aim pursued. As noted in Volume 1, Section 5, 'Approach to codes', we start from the position that this proposed measure is prescribed by law, in pursuit of a legitimate aim and corresponds to a pressing social need.
- 5.121 We do not believe that there is a specific freedom of expression or freedom of association impact from the proposed measure given that the proposed measure seeks to compile a repository of advertisements that have already been published on the service, and does not require any specific action to be taken in relation to the advertisements included in the repository. The main benefit of the ad library is to better facilitate the reporting, and therefore subsequent detection, of fraudulent advertisements, and we have considered impacts relating to reporting and moderation in our assessments of those proposed measures.
- 5.122 To the extent that the proposed measure involves any interference with service providers', advertising account holders' and other interested persons' rights to freedom of expression and freedom of association, we consider the interference to be proportionate to the Act's legitimate objective of protecting individuals in the UK from fraudulent advertising (which this proposed measure is intended to help providers of Category 1 and 2A services to secure).

Data protection and privacy

- 5.123 As explained in Volume 1, Section 5, 'Approach to codes', Article 8 of the ECHR confers the right to respect for an individual's private and family life. Article 8 is a qualified right, and we must exercise our duties under the Act in a way that does not restrict this right unless satisfied that is proportionate to the legitimate aim pursued. As noted in relation to freedom of expression, we start from the position that this proposed measure is prescribed by law, in pursuit of a legitimate aim and corresponds to a pressing social need. Article 8 underpins the data protection laws with which service providers must comply.
- 5.124 Publication of advertising-related information may engage Article 8, particularly where an advertising account holder is an identifiable natural person or where targeting information could indirectly reveal personal characteristics or interests. However, it is our expectation that targeting information will be aggregated and anonymised and therefore we do not believe that the targeting information could be used to identify any individual users.

- 5.125 Implementation of the proposed measure may also involve limited processing of personal data. This could arise, for example, where notable individuals appear in fraudulent advertisements that are subsequently included in a service provider’s ad library.
- 5.126 Fraudulent advertising can seek to impersonate high-profile and trusted individuals including through artificial-intelligence-generated deepfakes, to increase its credibility and the likelihood that users will engage with the fraudulent advertising.
- 5.127 Accordingly, service providers may need to include examples of fraudulent advertising within their ad libraries that contain images or likenesses of such individuals. This may involve processing personal data relating to those individuals.
- 5.128 The proposed measure also requires the ad library to include the advertising account holder and advertising account name. To the extent that this is personal data, this could involve the processing of personal data and could have privacy impacts.
- 5.129 As the content of the advertisement will already have been published on the service, we do not anticipate that additionally including it in the ad library would interfere with the right to privacy of those featured in the advertisements.
- 5.130 Insofar as service providers must process personal data in connection with the ad library, providers should ensure they act in accordance with data protection legislation and ICO guidance.²⁵⁸
- 5.131 To the extent that the proposed measure involves interference with individuals’ rights to privacy, we consider the interference to be proportionate to the Act’s legitimate objective of protecting individuals in the UK from fraudulent advertising (which this proposed measure is intended to help providers of Category 1 and 2A services to secure).

Provisional conclusion

- 5.132 As set out in paragraph 5.21, we consider that where a service provider operates an ad library which has the principles, functionalities and information categories set out in the proposed measure, the ability of experts to identify fraudulent advertisements to report to providers will be materially enhanced.
- 5.133 By extension, this proposed measure would result in significantly more fraudulent advertising being detected, reported and removed than would otherwise occur.
- 5.134 We understand that the costs associated with this proposed measure can be material, but we consider them proportionate given the harm caused by fraudulent advertising and the important role that ad libraries can play in combatting this harm.
- 5.135 We note that most current Category 1 and Category 2A services have ad libraries, and many of the principles, functionalities and information categories outlined in this proposed measure. Therefore, we expect that this will reduce the compliance burden for many service providers within the scope of this proposed measure, and those without may be able to leverage their internal ad systems to streamline development.
- 5.136 Our rights assessment indicates that we do not envisage any impacts on freedom of expression rights or freedom of association rights. In respect of privacy rights and rights in

²⁵⁸ This includes ICO, 2024. [ICO guidance on content moderation](#) [accessed 12 May 2026].

relation to data protection we consider any impacts to be proportionate to the Act's legitimate objective of protecting UK users from fraudulent advertising.

- 5.137 We consider this proposed measure appropriate and proportionate to recommend for inclusion in the draft Fraudulent Advertising Codes.
- 5.138 The full text of the proposed measure can be found in the draft Fraudulent Advertising Code of Practice for user-to-user services and in the draft Fraudulent Advertising Code of Practice for search services, and it is referred to as FAU E1 and FAS E1 respectively.