

Simon Newman
Chief Executive Officer
Online Dating & Discovery Association
By email: simon@theodda.org

DECS Reference: MIN/1454632/26

11 February 2026

Dear Simon,

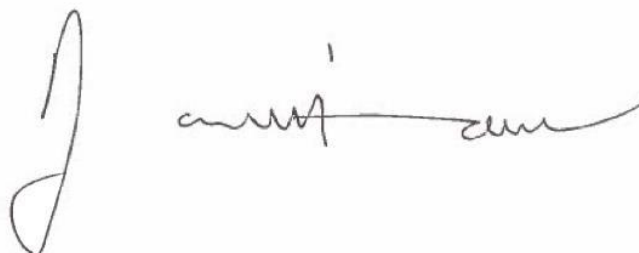
Thank you for your letter of 23 January on behalf of the Online Dating & Discovery Association regarding calls for an expansion of the Authorised Push Payment (APP) Fraud Reimbursement Scheme to make technology and telecommunications companies liable for reimbursing victims of fraud.

The Government takes fraud extremely seriously and is committed to working closely with industry to improve collaboration, close the gaps that criminals exploit, and better protect the public from fraud. Every part of the ecosystem must play a meaningful role in fraud prevention, including the telecommunications and tech sectors. As you have noted, the Government has already taken steps to ensure that these sectors are rightly incentivised to proactively tackle fraud on their networks through the Online Safety Act. We also launched the second Telecoms Fraud Charter in November 2025.

The forthcoming Fraud Strategy will set out further detail on how the Government and industry will continue to collaborate to disrupt fraud and protect individuals and businesses. We are grateful to all stakeholders, including your members, who have contributed their views throughout the Strategy's development and look forward to continuing to work together on implementation.

The Government will monitor developments in this area to ensure the telecommunications and tech industries remain accountable for delivering on their commitments to tackle fraud. However, should insufficient progress be made in tackling fraud across telecoms networks and tech platforms, the Government and regulators will not hesitate to take necessary measures to compel further action.

Thank you again for your letter on this important issue.



Lord Hanson of Flint