Impact Report

JULY–JUNE
2025 2026

Which?

CEO’s introduction



Anabel Hoult
Chief Executive

I’m delighted to introduce our annual Impact Report for 2025/26, which showcases our achievements and the positive change we’ve delivered for consumers.

We estimate that we have created impact worth as much as c.£1billion in reduced harm and losses for consumers over the past 12 months thanks to our advice and support, and recent changes we’ve helped deliver in our work as the UK’s consumer champion. This is the highest level of annual impact on consumer harm that we have achieved since we started reporting on our impact back in 2017. It is an achievement of which we are particularly proud given the challenging backdrop for our work over the past couple of years.

We delivered our **advocacy and campaigning** on consumers’ behalf in the face of a political landscape that continued to be dominated this year - as last - by a focus on economic growth. We have fought for consumers, emphasising that economic growth is best achieved when consumers have the right protections and enforcement is robust so that bad business practices are outlawed and good businesses can thrive. We have played an important role in reminding policymakers of the critical value of a consumer lens in their decision-making, even as they have faced competing pressures and priorities.

In this year’s report you can see how we’ve delivered change through our work as a consumer champion having focused heavily on reforming consumer protections for the digital age; making the online world safer; driving fair play from financial institutions; and tackling rip-offs. We have fearlessly challenged bad businesses and fraudsters, global tech giants and UK policymakers with equal gusto this year to achieve our goals.

Our consumer **advice and support** has also faced challenges - in particular as a result of the effect of rapid and significant growth in the use of AI overviews, which enable people to meet their information needs online without clicking through to original sources. This has affected our engagement with consumers, for instance, reducing our website visitor numbers.

However, this challenge has driven us to innovate in order to adapt and move with the times and in this report you can read about some of the new approaches we’ve tried this year to differentiate ourselves from other sources of advice, to stay relevant, and to reach and support more consumers. These include: expanding our suite of free newsletters; making greater use of podcasts, videos and social media; trialling how AI tools can improve our efficiency and help us offer more; and evolving hybrid (online and in-person) personalised services to help consumers grapple with some of life’s trickier choices from planning home improvements to retirement planning or making a will.

Looking at this year’s achievements, I am impressed as always by the dedication and skill of our Which? staff and the way all our teams have embraced the need to adapt and innovate to deliver more for consumers. I am also grateful for the fantastic support we’ve received from our growing range of partners across other consumer groups, charities and businesses and from our enthusiastic supporters who have played a key role this year as always in helping us make the world simpler, fairer and safer for all consumers.

Introduction

We achieve impact in line with our charitable purpose by reducing and preventing the harm/losses consumers experience when markets or businesses don't deliver as they should. We do this by advocating and campaigning on consumers' behalf, and offering online advice and specialist services to help them make good decisions, avoid ripoffs, save money and assert their rights.

This year we estimate our activities generated impact worth just over c£1billion for consumers in savings of time and money, and reductions in stress/worry or losses from consumer problems or rip-offs. This is a milestone achievement for Which? and represents our highest ever level of annual impact. This total represents value created by campaign wins from recent years still benefiting consumers this year, as well as value created by this year's activities.

This year we stepped up for consumers ...

#1
when the right laws, rules or regulations don't exist

#2
when existing rules or regulations aren't working as they should or are under threat

#3
when businesses need to be challenged to do better and held to account if they don't

#4
when consumers need advice they can trust to help them make informed decisions

... and thanks to our efforts

New regulations are set to prevent online marketplaces selling unsafe products.

New rules for vets will make it easier to make informed petcare choices and to complain.

The government has committed to introducing two new laws - one to tackle ticket touts, another to stamp out online scam adverts if tech companies continue to fail to prevent them.

New scrutiny from the financial services regulator is challenging insurance firms to improve customer information and claims handling.

Government-led reviews are underway in England and Scotland into how our Trading Standards system could better protect consumers.

Important protections have been safeguarded for bank transfer scam victims and package holiday travellers.

Around 50 big businesses made positive changes for consumers - from more honest ads or fairer T&Cs, to stopping selling unsafe products.

Our legal case against Apple, for what we believe is historic overcharging, moved closer to being heard in court.

More than 20,000 consumers supported to seek redress worth an estimated c£14m from businesses who let them down.

c5.7 million everyday everyday purchasing decisions made easier thanks to our advice and recommendations.

c163,000 consumers supported to make home improvement decisions like choosing a trader or planning energy efficiency measures.

c16,500 consumers benefited from tailored advice to help them make complex legal or financial decisions - e.g. retirement planning or will-making.

Our impact

1. Shaping new laws and regulations

Tackling unsafe products being sold online to UK consumers

Online marketplaces currently operate without a clear legal requirement to ensure the products listed on their sites are safe. This year we used innovative research to expose the problem and test solutions.



We've been campaigning since 2019 for new regulations to make online marketplaces accountable for preventing sales of unsafe products. However, marketplaces argue regulation is unnecessary as they already do all they can.

This year we tested if marketplaces are truly doing all they can by using digital research methods to reverse image search and analyse items for sale previously identified as unsafe by the Office for Product Safety and Standards (OPSS).

From 800 visual matches with items on the OPSS safety register, we verified 200 posed a safety risk and were, if sold as marketed, illegal to sell in the UK. These ranged from suffocation-risk baby "sleeping bags" to unsafe telescopic ladders as well as electrical goods that posed very real risks of fire or electrocution.

We showed how relatively easy it would be for marketplaces to use technology in a similar way to prevent listings of unsafe products. After testing our approach themselves, MPs used our evidence in parliament to challenge platforms, including eBay and Amazon:

> *'I went onto eBay, found nine identical products, all banned, and bought four. They are not that hard to detect … (using) a reverse Google image search … If I can detect this via 30 seconds of Googling, why can eBay, with all its resources, not detect this itself?'*
> **Joshua Reynolds MP, June 2026**

Our impact

The government is consulting on new regulations that reflect our recommendations for better monitoring/checks; seller verification; and action against traders attempting to sell unsafe/illegal items.

It may be a year or two before new regulations go live, but we're optimistic they will help reduce numbers of unsafe products making their way into UK homes. Once in place we will monitor compliance to make sure they have their intended effect.

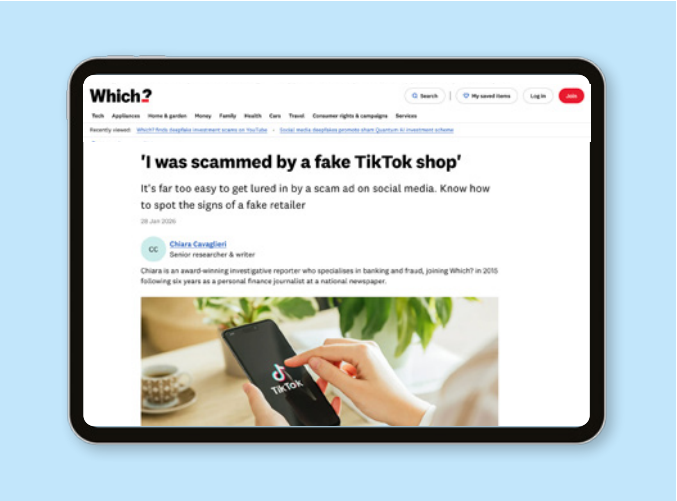
Closing the legal loopholes letting fraudsters post scam adverts online

UK laws and regulations haven't kept pace with the ways scammers use new technology and AI to rip-off consumers via scam advertisements. Having already had some success in tackling this issue, this year we increased pressure on both the government and the regulator Ofcom, to introduce stronger preventive measures.



UK consumers lose an estimated c£200 million annually to fraudulent online advertising scams, with victims losing an average of £1,258 per scam. In 2024 we had some success in tackling this huge problem through the Online Safety Act. Thanks in part to our campaigning, this new law promised measures to make social media and search providers more accountable for preventing scam ads on their platforms. This year we worked hard behind the scenes to support the regulator, Ofcom, in its work to develop new, binding codes of practice for these providers under the Act. We shared our evidence and our policy proposals, while also maintaining pressure for these measures to be introduced with a greater sense of urgency.

Outside of advertising covered by the Online Safety Act, other loopholes exist for scammers to exploit. A key focus for us this year was the problem of "open display advertising" on websites and apps - an issue not addressed in the Act. Because of an ecosystem where advertising space is sold via an automated market, rather than manual negotiations, sites don't deal with companies directly and have less control over ads shown. Scammers exploit the system's speed and anonymity, using AI to automatically flood thousands of reputable sites with personalised, fraudulent ads. This year we exposed multiple instances of scam investment ads and AI deepfakes in the press, and then at a critical point, we mobilised c25,000 campaign supporters to directly contact the Fraud Minister for a firm commitment to address the problem in his new national fraud strategy.



Our impact

As the year ended Ofcom published its draft Fraudulent Advertising Codes of Practice under the Online Safety Act and we were delighted to see that the proposed measures reflected our policy asks, including the need for more rigorous checks and verification; banning repeat bad actors; and issuing heavy fines if big tech firms don't comply.

We also won the promise of further legislation if tech companies don't start to do more on open display advertising. In its new National Fraud Strategy the government committed to legislating if online platforms and tech companies do not do better at preventing scam advertising within 12 months. The Fraud Minister recognised our input:

> *'I am grateful for your campaigning on this issue and (your) support ...'*
> **(Lord Hansen, Fraud Minister, Dec 2025)**

The final Codes of Practice for platforms and search engines, and any new legislation applying to websites and apps, may take a year or two to deliver in full, but in that time we won't let up on our fight to ensure scam ads are outlawed.

Tackling transparency and fair play in veterinary services

Pet owners struggle to know how much they are going to pay their vet upfront, if prices charged are reasonable, and how to complain. This year we supported the regulator to introduce changes by providing robust evidence of consumers' experiences.

Some 16 million UK households own pets and most rely on vets to keep their animals healthy. However, for some years we've been concerned at how veterinary services are working for consumers, with anecdotal evidence of high dissatisfaction with pricing and services.

After conducting in-depth research with around 2000 pet owners, we exposed failings in the market, particularly a lack of pricing transparency and poor redress. We then used our findings to help shape the scope and conclusions of a major market investigation by the regulator, the Competition and Markets Authority (CMA).



Our impact

After concluding its investigation the CMA introduced new measures addressing our concerns - mandatory price lists; standard treatment estimates; price caps on written prescriptions; and a comparison website to support consumer choice. In addition the government is proposing a new ombudsman - another Which? recommendation. We'll monitor these changes, following up if necessary to ensure consumers are benefiting.

Tackling ticket rip-offs that price fans out of live events



Because resale prices are not regulated and technology enables touts to buy tickets in bulk using bots, fans of live events are being fleeced at scale. This year we engaged celebrities and fan groups to help us make our point.

Fans of live events in the UK lose an estimated £145 million a year to inflated secondary ticketing markups and ticket touts. In fact tickets on unauthorised resale sites regularly exceed 50% over face value, with extreme cases climbing up to six times the original price. After years of calling for change, when the government showed interest in tackling this issue, we launched a campaign to ensure tickets can only be resold on secondary sites at original prices.

We successfully collaborated with world-renowned artists who shared our concerns and were happy to join our campaign, and in November we were able to send the government a statement signed by 35 artists from Coldplay and Dua Lipa to Nick Cave and New Order, as well as fan and industry groups. We made the headlines, and just ten days later the government announced plans to legislate.

Our impact

The government announced it would introduce price cap legislation with big fines for non-compliant ticketing platforms, acknowledging our influence:

> *'Which? have long campaigned on this ... and worked closely with us, and we will look to legislate as soon as possible'*
> **(Kate Deardon, Consumer Protection Minister, Nov 2025)**

However, in the 2026 King's Speech the government only promised to draft a Bill down the line, not making the commitment to a full Bill within the year that we hoped for. We will continue to fight behind the scenes for the legislation needed.

2. Strengthening existing regulations and enforcement

Tackling problems in the insurance market

Consumers who need to claim on their home or travel insurance too often experience painful claims processes and low success rates. Those who pay monthly for cover can also face excessive interest charges. This year we campaigned for stronger action on these issues from the regulator, using our statutory powers to create pressure for change.



We launched our "End the Insurance Rip-Off" campaign in 2024 to address problems with home and travel insurance, and this year used our research to expose the problems and help us contribute to two reviews conducted by the Financial Conduct Authority (FCA) - of **premium finance** (pay-monthly schemes) and **claims handling**. We drew attention to problems with how products are explained and sold, increasing the risk of buying an unsuitable level of cover or having claims rejected; and highlighted low claims success rates and the fact that for many consumers making a claim could be almost as stressful as the original incident! We also made a strong case that pay-monthly customers were paying unfairly high interest rates.

In September 2025, unhappy with the outcomes of both reviews, we issued a landmark super-complaint to the FCA. This is a major action we are empowered by statute to take on consumers' behalf where we see failings at a market level. In our **super-complaint** we focused on the problems with information for consumers and claims handling, synthesising all our evidence to argue for change. Alongside this, while the FCA considered our complaint, we continued to draw attention to the real human cost of these failings with investigations, making the news with some shocking consumer horror stories, while also separately calling out continued high APR charges.





Our impact

Some firms have reduced their pay-monthly charges thanks to pressure from us and from the FCA, saving consumers an estimated £157 million a year (FCA, 2026). However, we want to see more done as our data show some firms continue to charge peak rates of over 25% with some reaching nearly 30% APR. We're particularly concerned that this disproportionately penalises lower-income households who cannot afford annual upfront payments.

Thanks to our super-complaint, the FCA committed to expanding its market scrutiny with analyses of how policy coverage is communicated and how claims processes can improve, while also requiring a number of firms we identified to make their terms and conditions clearer.

> *'We welcome W? shining a light on these issues ... We're expanding our workplan to improve the claims process and consumer understanding of their cover.'*
> **(Graeme Reynolds, Interim Director of Insurance, FCA, Dec 2025)**

Our campaign will continue and since our super-complaint we have already helped drive a new parliamentary Inquiry on insurance and believe this additional scrutiny, along with our campaign pressure, will ensure the FCA fully addresses our concerns.

Supporting improvements to our Trading Standards system

Trading Standards is critical to UK enforcement, enforcing hundreds of consumer laws, but our system is fragmented and its infrastructure outdated - creating opportunities readily exploited by rip-off businesses and scammers. This year we provided the government with vital evidence of problems along with useful ideas for solutions.

Trading Standards deals with illegal and unsafe goods, rip-offs, rogue traders and food standards at local, regional and national levels, but in 2025 our research exposed a depleted, fragmented system with important consumer protection issues being missed. This year our follow-up investigations brought to life the consequences for our high streets, e.g. a hidden- camera exposee of underage vape sales, making the news and strengthening our case for reform.

We made two sets of recommendations off the back of our findings - for **short-term** interventions to better safeguard consumers in the current system, e.g. improved intelligence-sharing and more support for struggling local areas; and **longer-term** recommendations for reform to structures, roles and responsibilities. We spent this year discussing our work with ministers and government departments, to build understanding, evolve ideas for reform, and create momentum for change

Our impact

We successfully influenced English and Scottish governments to initiate Trading Standards reviews, with both drawing on our evidence and explicitly acknowledging that our work provided the impetus for these. We will maintain pressure for change while developing our practical advice for government to help make our recommendations a reality.

Defending existing consumer protections

A key part of our role, one not often seen as it happens "behind the scenes", is ensuring that rules and protections that do work for consumers, are safeguarded against attempts to remove or weaken them. This year we actively fought on two different fronts to safeguard existing protections.

Just a year into the delivery of a compulsory bank transfer scam reimbursement scheme we helped secure, the regulator decided to review it. Banks and payment providers, responsible for putting the right protections in place and reimbursing scam victims, saw this as an opportunity to water down the scheme. We felt strongly the scheme must be protected as under the new rules consumers have recovered 88% (£316 million) of money lost to eligible authorised push payment (APP) scams. We actively engaged with the review team to ensure it considered a consumer perspective on the rules, and to prevent a return to the days when not all payment providers put in place the right protections, and only 54% to 65% of losses were recovered.

This year we also intervened to push back hard on government proposals for legislation that would have removed existing protections for domestic package holidays. Even though most UK consumers who holiday in the UK do not do so via package holidays, still around 17 million domestic trips in England are estimated to feature some package elements, making this a significant market where we felt compelled to step in on consumers' behalf.

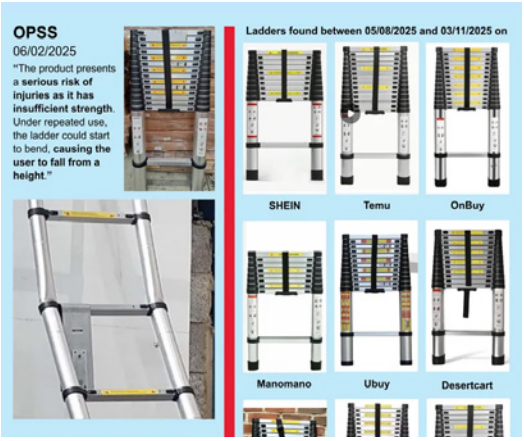
Our impact

The report of the scam reimbursement review took account of our evidence and recommended that the scheme should continue without any significant change - a victory for scam victims. In addition, in light of our opposition to proposed changes in travel protections, the government dropped its plans, acknowledging that our response had helped it to reach that decision.

3. Challenging businesses to act fairly

Challenging businesses to accurately describe product risks and to stop selling items that are unsafe or otherwise unfit-for-purpose

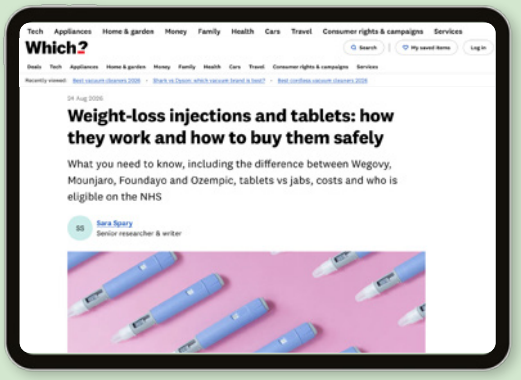
Inadequate or misleading product information can lead to consumers buying products that let them down, don't meet their needs, or could even harm them. This year we continued to expose this problem across numerous markets, including, the growing market for 'wellbeing' products and supplements.



We conducted more than 18 investigations using mystery shopping, product testing and digital analysis techniques to identify products being sold online that were creating risks by being wrongly described, poorly designed or unsafe. We identified numerous unsafe products, sadly often of types we have seen before - electrical goods, tools and ladders, and unsafe children's products - toys, balloons, sunglasses, and sleeping bags. In one single investigation into baby products being sold online we identified 150 products that could cause risk of serious injury or even death.

As well as unsafe products we also exposed products being sold despite sellers being aware they would soon become obsolete and stop working or lose important functionality (e.g. analogue telecare devices incompatible with digital phone lines).

This year we also focused on products in the health and wellbeing markets and in particular on the fast-growing new supplements market. We exposed numerous concerns about newer types of supplements such as collagen, glucosamine and NMN - including worrying numbers of consumers not seeking advice, buying purely after seeing social media endorsements; unclear dosage/risk advice; and dodgy health/weight loss claims. We also used undercover investigation techniques to expose unsafe online selling of weight-loss 'jabs' (GLP1 medication).



Our impact

We reduced several risks to safety and wellbeing for consumers this year, including:

- the risk of consumers buying a supplement that won't deliver in line with expectations by influencing eight businesses to amend health warnings or stop making misleading claims;
- the risk of telecare customers buying a device that's not futureproof - forcing four major companies to make changes or stop selling analogue items that would shortly be obsolescent as a result of the digital phoneline switchover; and
- the risk of buying an unsafe product - with more than 20 instances of numerous unsafe items being removed from sale on online platforms.

In the year ahead we will continue this work of regularly monitoring and challenging businesses over their advertising and product quality/safety, particularly for items sold online or via social media where we know dodgy claims, counterfeits and unsafe items slip more easily through the net.

Fighting for fairer price advertising and access to discount prices

Too many firms are misleading consumers by offering prices that are not what they seem, or unfairly excluding people from deals. We have harnessed digital technology to help us catch businesses in the act of using dodgy price advertising such as fake 'sales' or 'special offer' ads.



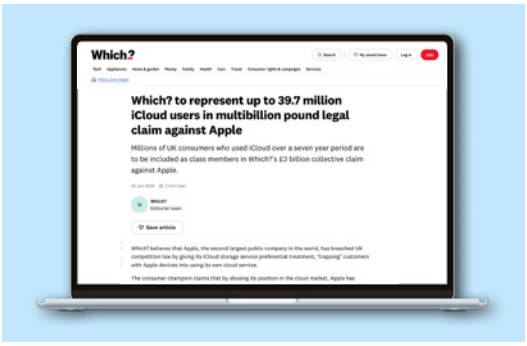
Using digital technology and a range of new analysis techniques has really helped us drive change this year as we have refined our methods to enable us to efficiently track online advertising and price data across numerous companies and over time. This year we uncovered numerous misleading claims and called out companies using fake reference prices ('was/now' or Recommended Retail Prices); dishonest bait pricing (luring in consumers with non-existent lowest prices); false urgency claims (like countdown clocks being used to suggest a non-existent 'sale' is ending to push consumers to buy in fear of missing a deal); and charging for 'extras' that shouldn't be extras (e.g. charging parents extra to sit with their children on flights). We also explored the fairness and accessibility of store loyalty schemes.

Our impact

We influenced 18 major retailers and travel companies to stop using misleading price advertising. We also successfully challenged Tesco to make its Clubcard available to 16-18 year-olds, giving millions access to lower prices previously only available to older shoppers. We ended the year by publishing a **Cost of Living manifesto** calling on the government to ban businesses from deceptive pricing practices and will push for this in 2026-27.

Challenging businesses to respect consumer rights and enable redress

Consumers report it's often too difficult to return items or seek redress for problems. Many give up, lose out financially and are left with residual frustration. This year we have directly empowered consumers to assert their rights, and also represented their interests in legal, collective action, cases in our efforts to ensure businesses can be held to account where needed.



We continued to fight to ensure consumers can easily access fair redress; updating our online rights advice and promoting some of our most relevant free complaints tools that consumers can use to help them claim refunds/ compensation from companies who let them down. We also pursued our landmark legal action (a collective action case) against Apple. We want Apple to compensate UK consumers for years of higher prices for iCloud that we believe represent unfair overcharging stemming from lack of competition.

Our impact

This year more than 20,700 consumers used our online complaints tools to make redress claims worth an estimated £14 million in refunds/ compensation. 81% of successful claimants attributed their success wholly or partly to our tool.

Our legal action against Apple involves a lengthy, complex process. This year we obtained permission from the Competition Appeals Tribunal for the claim to proceed on a collective basis. This was a key step, without which the claim could not proceed, and was by no means a given. In November we had to settle a separate case of potential overcharging for smartphones - a collective action against tech giant Qualcomm. Though disappointed, we learnt a lot about using our legal powers and we believe it was still worth bringing this case as part of our firm commitment to hold companies to account, however big and powerful they are.

4. Empowering consumers with advice they can trust

Helping consumers make informed everyday decisions

With household finances stretched, consumers more than ever want to ensure they're spending wisely. However, with so much choice, and advice that can't always be trusted, many find spending decisions tricky and fraught with worry. This year we updated and promoted our everyday advice to help us reach more consumers.



This year we expanded our purchasing advice in 11 new areas with a particular focus on home, travel, and health and wellbeing - reviewing products as diverse as 3D printers, camping equipment and health supplements. We also enhanced our comparison sites, introducing a new comparison services 'hub' (www.which.co.uk/compare-providers) and making improvements to the advice we offer those interested in shopping around for a new deal.

To make our advice more accessible, we expanded our suite of free newsletters to signpost subscribers to the topics that interest them most - growing the subscriber base for these from 3.2 million to 3.7 million this year. We also introduced a new Gen-AI "Ask Which?" tool to help our members more easily find the product purchasing advice most relevant to their needs.

This year we ran our most successful November Black Friday information campaign to date, to help consumers identify genuine deals and avoid rip-offs. This came after our research showed that eight in ten 'Black Friday deals' were cheaper or the same price both before and after the four week sales period we analysed. Our findings and our advice for consumers reached millions by hitting the news in a big way (we secured extensive media coverage and broadcasts and a summary of our advice quickly became one of the most-read articles on the BBC website). As a result our Black Friday advice hub appeared in more than 5 million searches, driving hundreds of thousands of visits to our advice and 'best deals' pages.

Our impact

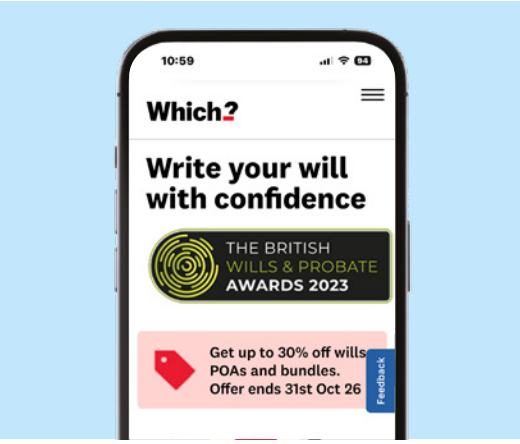
We estimate we helped consumers make almost 5.7 million informed purchasing decisions - making decisions easier and helping consumers avoid duds or dodgy deals.

> *'Always informative and one-step ahead.'*
>
> *'It tends to be my "go to" - you know if Which? have said its good value then that's going to be a good option ...'*
>
> **(Which? subscribers 2026)**

In the year ahead we will continue to evolve our advice offer, with a particular focus on how to make money go further as we prioritise helping those hardest hit by the cost of living crisis.

Helping consumers with life's more complex and difficult decisions

We know that some consumer decisions are difficult to make if they come with risks/costs or discomfort, and are therefore often put off, to consumers' cost. This year we have grown our tailored support via hybrid services that combine online tools with access to specialists.



We invested significantly in the personalised support consumers need for more complex decision-making, where we know if advice is too generic, it can fall short of what really helps people take action. We did this by evolving new services delivered in partnership with other experts, as well as promoting some of our own existing specialist services.

Building on our existing expertise we focused on three of the big areas of decision-making where we know complexity, lack of knowledge, or fear of making mistakes or being ripped off contribute to difficult decisions and inaction, and also where putting off decisions often means consumers lose out financially. Our three priorities were home energy efficiency improvements (transitioning to new types of home heating); retirement planning; and will-making.

We grew our Which? wills service to make will-making easier, winning an award this year for the standard of our customer service, and promoting the service widely during "Free Wills" week to reach thousands of new customers. We also grew our Home Energy Planning Service, in partnership with Snugg, giving thousands the opportunity to create tailored energy efficiency improvement plans based on their own circumstances.

We also launched a popular new retirement newsletter and, in October 2025, a Destination Retirement planning service in partnership with HUB Financial Services. This offers consumers a one to one call with an adviser and access to a digital planning tool to generate personalised advice, with the further opportunity for ongoing (paid-for) advice. Response to both our newsletter and the planning service have been highly positive with take-up of both really encouraging in their first few months.

Our impact

Our wills service helped more than 16,300 consumers make or change their will this year. Our new planning services supported more than 11,000 consumers to assess their options, and to start creating personalised plans tailored to their needs. Consumer feedback suggests that around 85% are finding these services useful, with more than half reporting that we are also helping them feel less overwhelmed in considering their options.

> *'Everything is cut and dried in the explanations that I need information for. Nothing is over-complicated to understand. Very helpful'*
> **(Which? subscriber 2026)**

These personalised, practical services combining smart, intuitive online engagement with the opportunity to get free or low cost advice from a specialist, are proving helpful and popular. As a result, going forward, and drawing on consumer feedback, we plan to develop this model further.

What next?

Looking ahead to 2026/27

We plan to build on this year's successes to continue our work on **product safety** and **supplements**, **scams** and **fraud**, **insurance**, **pricing** and **trading standards reform**. We'll engage closely with the government to shape new legislation on **financial services** and **flight rights**.

Across all the markets we work on we'll continue to assess AI's impact on products and services to safeguard consumers, while responsibly adopting the best aspects of **AI and new technologies** to increase our own effectiveness.

We will continue to innovate and build partnerships to support more consumers, particularly to deal with more **complex 'life admin' decisions**. Supporting consumers with financial planning and expanding the range of our **health and wellbeing** advice will be priorities as we continue to evolve our portfolio of consumer advice and support.

Finally, across both our advocacy and our advice, **cost of living** support will be a priority. We successfully launched in parliament a manifesto of policy changes and steps businesses could take to help consumers tackle worsening cost of living pressures. Now we will work closely with the government and businesses to bring about those changes, while also continuing to enhance our advice for consumers to help them navigate their financial challenges and exercise their rights.



To find out more...

To deliver the change we want to see for consumers, we will be partnering with many of those who helped us deliver change this year, but we will also be looking to work with new partners so if reading this report has piqued your interest in any aspect of our work to make consumers' lives simpler, fairer or safer, do get in touch.

If you want to know more about our policy and advocacy please visit our website at **https://www.which.co.uk/policy-and-insight**.

If you want to know more about our overall impact, including how we calculate our annual impact estimate, please contact us at **impact@which.co.uk**.

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