Digital Regulation Cooperation Forum

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DRCF Joint Letter on Personal AI Agents sent to the Chancellor, Secretary of State for Digital, Culture, Media and Sport, Secretary of State for Business, Innovation, Science and Trade and the Minister for AI

16 November 2026

We are writing to update you on our coordinated work through the Digital Regulation Cooperation Forum (DRCF) to support the responsible deployment of personal AI agents in the UK, and to set out our expectations of firms bringing these products to market.

We are aware of the forthcoming launch of a number of personal agentic products in the UK. This is a step-change in the way AI is being used and there are important questions around how much the public understand about how these systems operate.

Personal AI agents could transform how people interact with services and markets, enabling innovation and supporting UK growth. They could be particularly valuable in helping consumers find savings on the things they need. Our aim is to help realise these benefits while safeguarding users from potential harm.

As firms prepare to launch new products, they must understand and meet their legal and regulatory obligations, assess the risks and put appropriate safeguards in place. For example, firms should address the risk of fraud and scams, personal information sharing not in line with user expectations, and provision of misleading recommendations, decisions or information.

We expect firms to engage early and openly with the relevant regulators before bringing their products to market. This will be key to building consumer trust in these products.

As we outlined in our joint statement last month, we are engaging directly with firms developing and deploying personal AI agents. We will continue this engagement as products enter the UK market. Some firms have engaged early and constructively, but engagement has not been consistently early or open across the relevant regulators.

Early engagement helps firms identify and understand the legal and regulatory requirements that apply – including whether their activities require authorisation or registration – and consider what steps may be necessary to meet those requirements

before launch. Subsequent product evolutions will also need to be tested against those requirements, and we expect to have continuing engagement with firms post launch.

Our shared focus is on protecting the interests of users of personal AI agents and the wider public in the UK. Personal AI agents must give users agency over their interactions, informed by a clear and accessible understanding of agentic-specific risks. They must also operate in ways that do not compromise the operational resilience of the wider systems with which they interact. We will not hesitate to use our powers where we reasonably suspect breaches of the law that risk harm to consumers or businesses.

Businesses and organisations considering commercial relationships with AI agent providers, including financial services firms and telecoms companies, should also engage with us early. Their own obligations continue to apply when customers use personal AI agents.

We recognise this is a rapidly evolving space which is likely to have far reaching implications for the economy and society more widely. We will continue to coordinate through the DRCF, monitor developments closely and work with government and our international counterparts to give industry clear expectations across our regulatory remits. Our message to firms is clear: engage early with the relevant regulators and meet your obligations before launch, so that innovation and protection of the public advance together.

Yours sincerely,

Paul Arnold, Chief Executive, ICO
Melanie Dawes, Chief Executive, Ofcom
Sarah Cardell, Chief Executive, CMA
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