

our ref
your ref



please write to **Financial Ombudsman Service**
South Quay Plaza
183 Marsh Wall
London
E14 9SR

B Whittle

Sent by email only:
request-100875-
a8962931@whatdotheyknow.com

dx 141280 Isle of Dogs 3
website www.financial-ombudsman.org.uk

13 February 2012

Dear B Whittle

Your request for information

I write further to your email sent on 18 January 2012, in which you requested the following information:

'You use template letters , sentences and paragraphs when dealing with the public

I require copies of all your template letters , sentences and paragraphs used when responding to the public'.

I think that it is important for me to begin by explaining that the Financial Ombudsman Service considers each complaint about a financial business based on its own individual merits. Our decisions are based on the information provided by the parties to a complaint and what we believe is fair and reasonable in the circumstances of each particular case. This includes taking into account the law, codes of practice, and regulatory rules and guidance that applied at the time.

We do have letters which include standard text, for example, headings, or procedural information, such as explaining the process for asking for a complaint to be reviewed by an ombudsman. What we do not have are template letters which determine the outcome of a complaint because as explained above, each complaint is considered individually.

To locate, retrieve and extract all of the standard letters, sentences and paragraphs which the Ombudsman Service holds would be an extremely labour intensive exercise. Therefore, complying with your request would far exceed the 'appropriate limit' set out in the Freedom of Information Act 2000 ('the Act').

The 'appropriate limit' is specified in the Freedom of Information and Data Protection (Appropriate Limit and Fees) Regulations 2004. In relation to this Service, the appropriate limit is £450, or 18 hours at £25 per hour. If the appropriate cost limit is exceeded, information is exempt from release under section 12 of the Act.

I am sorry that we will not be providing you with the information you are seeking. If you are not satisfied with our response, please contact us within two months of the date of this email – explaining why you are not happy – and asking us to carry out a review. You can contact our information rights officers by email at informationrightsofficer@financial-ombudsman.org.uk or by writing to this address:

Information Rights Officer
Knowledge and Information Management Team
Financial Ombudsman Service
183 Marsh Wall
London E14 9SR

If you remain unhappy after we have carried out our review, you can contact the Information Commissioner's Office within six months:

Information Commissioner's Office
Wycliffe House
Water Lane
Wilmslow
Cheshire SK9 5AF

phone: 0303 123 1113
email: casework@ico.gsi.gov.uk
website: www.ico.gov.uk

Yours sincerely

Information Rights Officer