

our ref  
your ref



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

dx 141280 Isle of Dogs 3  
website [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

20 January 2012

Dear B Whittle

**Your request for information**

Thank you for your e-mail of 21 December 2011, in which you request the following information:

*What is the Financial Ombudsman's policy on handling complaints which include issues relating to Sharia Law ?*

The Freedom of Information Act 2000 ('the Act') provides a right of access to recorded information held by a public authority. It does not, however, require a public authority to provide comment, opinion or justification.

However, it may be helpful to explain that we do not have a policy on financial complaints involving issues relating to religious laws, including Islamic religious laws.

We determine all complaints on the basis of what we consider is fair and reasonable, taking into account all the circumstances of the complaint. However, we would not decide issues of religious law.

*How many complaints did you receive this year relating in any way to Sharia Law ?*

*Provide copies of the two most recent adjudications which relate in any way to Sharia Law*

*Provide copies of the two most recent ombudsman decisions which relate in any way to Sharia Law (also include the adjudicator's decision for the same complaint)*

*For the avoidance of doubt I am seeking information about complaints which relate in any way to Sharia Law , Sharia Law does not need to be the main subject of the complaint and the adjudicator/ombudsman do not have to agree that the complaint relates to Sharia Law*

*If the complainant, financial firm, ombudsman staff or anyone else raise the issue of Sharia Law , then that fits definition of the information I require*

*If you use a different definition of "Sharia Law related complaints" then also provide the same information in respect of your definition*

In order to answer your request, we would have to look at each individual complaint to determine whether we hold this information. Given the large number of complaints determined by this Service, complying with your request would far exceed the cost limit set out in 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 Freedom of Information Act 2000.

If you are not satisfied with our response, please contact us within two months of the date of this e-mail – explaining why you're not happy – and asking us to carry out a review. You can contact our information rights officer by email at [informationrightsofficer@financial-ombudsman.org.uk](mailto: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:

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

phone: 0303 123 1113  
email: [casework@ico.gsi.gov.uk](mailto:casework@ico.gsi.gov.uk)

Yours sincerely



Information Rights Officer