

Charles

Email: request-194771-9c4bbc61@whatdotheyknow.com

Your ref		Direct line	(020) 7211 5821
Our ref	IAT/FoIA/162526	Fax	(020) 7211 8830
Date	24 February 2014	Email	nick.rooney@oft.gsi.gov.uk

Dear Charles

I am writing to confirm that the OFT has now completed its search for the information you requested on 27 January 2014.

We have considered your request for information under the Freedom of Information Act 2000 (FOIA). Under the FOIA we have a duty to confirm the existence of information requested and to supply that information unless there are good reasons for not doing so, as detailed under FOIA.

I can confirm that the OFT holds information that is within the scope of your request.

The information attached spreadsheet includes details of all current consumer credit licences which hold category A – Consumer Credit – as a current category of business.

- The information provided is accurate as at close of play on 21 February 2014.
- Some of the licences will be held by companies that are no longer active, or no longer active in the credit market, but have not surrendered their licence.
- The categories listed, including Consumer Credit, are those currently held by the respective licence, although it does not mean that the licensee actively carries out these activities. A breakdown of the category codes is detailed below:
 - A Consumer credit
 - B Consumer hire
 - C Credit brokerage
 - D1 Provision of debt-adjusting on a commercial basis
 - D2 Provision of debt-adjusting on a non-commercial basis only
 - E1 Provision of debt-counselling on a commercial basis
 - E2 Provision of debt-counselling on a non-commercial basis only
 - F Debt collecting
 - G Debt administration
 - H Provision of credit information services, excluding credit repair
 - H2 Provision of credit information services, including credit repair, on a commercial basis

- H3 Provision of credit information services, including credit repair, on a non-commercial basis only
- I Credit reference agency
- J Debt adjusting/counselling

Note: with the implementation of the Consumer Credit Act 2006 on 6 April 2008, the category Debt adjusting/counselling was split into its component parts. Licensees are required to change over to these new categories when they renew their licence or if they make any variations to their existing categories – some current licensees are yet to do either.

- The address provided is the current principal place of business recorded for the licence.

To help you with your search I have included the most recent 'lead' and 'sub' business types associated with each licence. The business type data should be viewed with some scepticism, owing to the following, substantial, caveats:

- There are 515 possible 'specific' business types, which came from a list used by Consumer Direct (a previous OFT department) to categorise complaints and queries. For some common consumer credit business areas it provides too few options, and for others too many.
- Applicants who apply online are forced to select their business type from this list, but there is little validation applied when an event is being considered.
- An applicant can select only one business type even though the services they provide may cross over several 'specific', or even 'broad', business types.

Appeals Procedure - Internal Review request

If you are unhappy with this response please see attached Annexe A for details of how to request an Internal Review.

Yours sincerely

Nick Rooney

Annexe A

Appeal Procedure

If you are unhappy with the response you have received to your information request, you may seek an Internal Review by writing to:

The FoIA Internal Review Co-Ordinator
Office of Fair Trading
Fleetbank House
2 – 6 Salisbury Square
London
EC4Y 8JX

You may alternatively send an e-mail to internalreview@oft.gsi.gov.uk

Please quote the above reference number on your request. It would also be helpful when considering the Internal Review to know why you think we have not dealt with your request correctly.

We will aim to deal with your Internal Review request within 20 working days of receipt or, if that is not possible, advise you of a date when we expect to complete the review.

If you are dissatisfied with the outcome of the Internal Review you then have the right to appeal to the Information Commissioners Office. The contact address is:

Information Commissioners Office
FOI/EIR Complaints Resolution
Wycliffe House
Water Lane
Wilmslow
Cheshire
SX9 5AF