



Direct line: 0207 066 3364
Local fax: 0207 066 0083
Email: greg.choyce@fca.org.uk

Mr George Tsigarides
Via email

Financial Conduct Authority
25 The North Colonnade
Canary Wharf
London
E14 5HS

Tel: +44 (0)20 7066 1000
Fax: +44 (0)20 7066 1099
www.fca.org.uk

18 July 2016

Our Ref: QUE0411,QUE0415-6

Your Ref:

Dear Mr Tsigarides,

Freedom of Information: internal review

I refer to your e-mails dated 20 May and 24 May and also your five emails dated 15 June 2016 asking the Financial Conduct Authority ("FCA") to undertake internal reviews of your various requests under the Freedom of Information Act 2000 ("FoIA").

Full details of your requests are contained in Annex A to this letter.

Preliminary

Before considering your requests, it may be helpful if I first set out some background to the way the FCA handles the requests it receives under FoIA. As explained by the CCC and in line with our policy and the guidance produced by, for example, the Information Commissioner, your requests were not dealt with under the formal FoIA regime. This is because your requests were not in our view for 'recorded information'; instead, you had asked us to provide answers or explanations to the various questions you posed or confirmation of whether or not various statements were correct. We therefore treated your emails as "routine correspondence". Please see page 6 of the attached link for further information: https://ico.org.uk/media/for-organisations/documents/1643/foi_hints_for_practitioners_handling_foi_and_eir_requests_2008.pdf.

I do not consider this approach to have been unreasonable in the circumstances. You have submitted seven requests for an internal review under FoIA and the wording of your requests indicates to us that you are seeking confirmation or clarification of various points rather than copies of "recorded information" held by the FCA. You have nevertheless asked us to carry out an internal review under FoIA, which I have now done. This letter sets out the result.

Summary of our internal review

As you may be aware, we would normally aim to complete a review within 20 working days. In this case the review has taken longer, for which I apologise.

I have now had an opportunity to review the correspondence exchanged with the FCA's Customer Contact Centre ("CCC") in which they provided you with explanations to the points raised, as far as they were able. I have also considered the issues raised in your internal review requests.

The conclusion of my review is that I am satisfied that the FCA is not required to provide responses to your requests by reason of section 14(1) of FoIA. This is because I consider your requests to be "vexatious". In summary, compliance with your requests would create a wholly disproportionate burden in terms of expense and distraction as against the value of any information we could provide. Your requests amount to an unjustified and inappropriate use of a formal procedure. This letter explains how I reached this view.

Section 14 (1) – Vexatious requests

In the light of my comments above I have reviewed your requests. In particular I have considered whether they amount to vexatious requests under section 14(1).

Section 14(1) of FoIA states:

"Section 1(1) [the general right of access to information held by public authorities] does not oblige a public authority to comply with a request for information if the request is vexatious."

In considering the meaning of that provision I have taken into account the following judgments:

- the Upper Tribunal (UT) in *Information Commissioner v Dransfield* [2012] UKUT 440 (AAC) (28 January 2013) and;
- the more recent Court of Appeal judgment on the same case - *Dransfield v Information Commissioner* [2015] EWCA Civ 454.

I have also taken account of the guidance published by the Information Commissioner's Office ("ICO") on dealing with vexatious requests: <https://ico.org.uk/media/for-organisations/documents/1198/dealing-with-vexatious-requests.pdf>.

As mentioned in point 10 of the ICO guidance the emphasis on protecting public authorities' resources from unreasonable requests was acknowledged in para 28 of the UT judgement. In particular that the purpose of section 14 is to protect the resources of the public authority from being squandered on disproportionate use of FoIA.

Both the UT and the Court of Appeal emphasised that you should give the word vexatious its ordinary natural meaning in the context of FoIA, taking into account all the circumstances of the case and applying an objective standard. The Court of Appeal confirmed that in considering whether a request is vexatious a public authority can take into account previous requests. Our records indicate that you have submitted seven requests under FoIA each comprising of several subsections, which are detailed in the schedule within Annex A of this letter. In

addition, one further request was received and responded to under reference FOI4563 confirming that the FCA do not have an officer appointed under section 151 of the Local Government Act 1972 as it is not a 'local authority'.

I have reviewed your requests in the light of all the circumstances that apply but have also had regard to the 4 particular matters which the UT referred to in their judgment (which was subsequently approved by the Court of Appeal). I deal with each in turn below, citing the relevant paragraphs from the UT judgment.

(i) The burden (paras 29 to 33 of the UT judgment)

The Tribunal stated that the present or future burden on the public authority may be inextricably linked with the previous course of dealings. The Tribunal referred to the number, breadth, pattern and duration of previous requests.

As previously mentioned, we have received seven internal review requests from you. It is clear from your requests that you wish to be provided with answers and explanations to various points rather than copies of "recorded information".

I understand that the CCC have assisted you as far as they are able. However, it is not clear what the future burden will be should you make further requests for internal reviews under FoIA involving the confirmation/explanation of various statements. So far, in dealing with your various requests, a considerable amount of FCA staff time has been expended. It has already involved several days of officials' time as any response provided elicits further correspondence requesting answers to additional points you raise or confirmation that various statements that you make are correct (please see Annex B which contains a schedule of the correspondence exchanged between the FCA and yourself).

I am therefore of the view based on previous dealings between yourself and the CCC that you are unlikely to be satisfied with any response received and are likely to submit numerous follow up enquiries, which based on previous exchanges, often diverge from the substance of your initial request. In weighing the impact of these requests against their purpose and value I believe that this pattern of behaviour is likely to continue and is also likely to result in a disproportionate or unjustified level of disruption to the FCA.

(ii) The motive (para 34-37 of the UT judgment)

We have to consider the underlying rationale or justification for the requests. The UT commented that what may seem entirely reasonable and benign request may be found to be vexatious in the wider context of the course of dealing between the individual and the public authority.

The Tribunal also commented that section 14 serves the legitimate public interest in public authorities not being exposed to the irresponsible use of FOIA, especially by repeat requesters whose inquiries may represent an undue and disproportionate burden on scarce public resources. The Court of Appeal commented (at para 72 of their judgment) that, in relation to a similar statement at paragraph 10 of the UT judgment, that aim is only to be realised if the high standard set by vexatiousness is satisfied.

I appreciate that you consider there is a significant public interest in understanding if certain products fall under the provisions of common law. However, as previously explained by the CCC you will need to seek your own independent advice as the FCA are not able to provide further comment on the points you have raised.

(iii) The value or serious purpose (para 38 of the UT judgment)

The UT recognised that this will be bound up with the motive. The question is whether the request has a value or serious purpose in terms of the objective public interest in the information sought? As mentioned above I consider that parts of your requests may have some serious purpose but I consider that the weight which should be given to this is limited as there is no current pressing public interest in it. Furthermore, I consider the value of requests is limited as they do not request information but ask for confirmation of various points. In addition, they continue to pursue various issues despite the CCC having previously advised that they are unable to assist further.

(iv) causing harassment of, or distress to staff (para 39 of the UT judgment)

The frequency of correspondence received by the CCC and now the Freedom of Information Team indicates any response provided will result in further requests and emails, however I do not consider believe your requests to have caused distress to staff of the FCA. I have noted, however, that the tone of some of your requests is quite aggressive.

Conclusion

In line with the ICO's guidance the key question to consider is whether the purpose and value of the requests provide sufficient grounds to justify the distress, disruption or irritation that would be incurred in complying with them. This should be judged as objectively as possible in other words would a reasonable person think that the purpose and value are enough to justify the impact on the public authority.

In reaching my conclusion that section 14(1) applies to your requests I have taken account of all the circumstances of your requests, including the factors mentioned above and considered whether, ultimately, the requests are a manifestly unjustified, inappropriate or improper use of FOIA.

I give weight to the fact that, in my view, there is no question of harassment or distress to staff. On the other hand I must give appropriate weight to the resources being devoted to these requests which, as explained above, I consider to be of limited value. The resources being given to your requests appear to me to be wholly disproportionate to the aim you seek to achieve and are a distraction of staff from other duties (including dealing with other FOIA requests). It seems to me to be an inappropriate use of FOIA and in this context therefore the requests are, in my view, vexatious.

I realise that you may be disappointed not to receive responses on the points you are seeking but I hope this letter explains my decision clearly on why section 14(1) applies.

For completeness I attach a copy of the web link to the information referred to in the CCC response of 20 May 2016 which was previously omitted: www.ico.org.uk.

If you are not content with the outcome of the internal review, you have a right of appeal to the Information Commissioner at the following address: *Information Commissioner's Office, Wycliffe House, Water Lane, Wilmslow, Cheshire, SK9 5AF. Telephone: 01625 545 700, Website: www.ico.org.uk.*

Yours sincerely



PP **Greg Choyce**
Internal Reviewer

Annex A- Summary of requests received from George Tsigarides

FCA reference number	Requests	Date of request
QUE0416	<p>Dear The Financial Conduct Authority,</p> <p>I will be grateful if you would confirm the following, as Theresa May has confirmed that the government rules by consent:</p> <ol style="list-style-type: none"> 1. Is paying for a Mortgage for Property and Houses in the United Kingdom Optional. 2. Those requesting to purchase Property and / or Houses in the United Kingdom can do so without the need of a Mortgage, Solicitors, Estate Agents, the Land Registry and the need to pay any Property Sales Tax or Council Tax; and can use the 'Accepted For Value' and / or the issue of a 'Promissory Note' options directly to the owner(s) of the required Property and / or House(s). 3. People being asked to pay for a required Property and / or House can ignore the invitation to pay using a Mortgage; as it is merely an invitation to pay from the financial institution - which can be Legally and Lawfully be declined without prejudice - and they should still be provided with their requested Property and / or House by the issue of a 'Promissory Note' options directly to the owner(s) of the required Property and / or House(s). 4. Do financial institutions actually provide their own funds when a Mortgage is established. 5. What value and / or assets do financial institutions bring to the table when a person is granted a Mortgage. 6. Why do financial instutions need to obtain a persons 'Power Of Attorney' when they request a Mortgage. 7. Is it possible for financial institutions to use the 'Ppwer of Attorney' obtained from the person granted a Mortgage for 'Securitisisation'. 8. Is 'Securitisisation Legal and Lawful. 	7/5/16
	<p>Dear Customer Contact Centre,</p> <p>Thank you for your response, which I find absolutely shocking, in that FCA who regulates its members has admitted that its members are free to do what they wish in selling their products, and their customers must deal directly with the members of FCA.</p> <p>I am particularly dumbfounded by your lack of ownership, accountability and responsibility for your members.</p> <p>I note the following:</p>	13/5/16

	<p>A. FCA state that my request for information does not fall under FOI. B. FCA has failed to answer any of my queries. C. FCA has no responsibility, accountability or anything else regarding the conduct of its members.</p> <p>I will be grateful therefore if you would answer the following:</p> <p>I. What exactly does FCA regulate its members on. II. How can FCA regulate its members when FCA appear not to know how its members conduct their commerce with their customers. III. How can FCA regulate its members when it does not confirm or know that its members have funds available in order to provide a mortgage for potential customers. IV. How can FCA regulate its members when it does not even know that its members insist on customers granting ongoing Power of Attorney to its members.</p>	
	<p>Dear FCA - Individuals Inbox,</p> <p>Thank you for your further email.</p> <p>I note the following:</p> <p>I. Although the FCA operates in the Public, it nevertheless vets its members on the Private side and has information on the companies that it regulates on the Private side (and this information cannot be disclosed to the Public under FOIA).</p> <p>II. FCA imply that they are aware of their jurisdictions under Law and so do the companies they regulate, and FCA expects these companies that it regulates to comply with the Law; yet the FCA refuses to confirm specific information regarding its jurisdiction that the companies it regulates must adhere to under Law, and the FCA refuses to confirm or otherwise if the companies it regulates are in breach of said Law(s) regarding any abuse or otherwise by the companies the FCA regulates, of the mortgage regulations that the FCA must ensure the companies it regulates must fully comply with.</p> <p>III. The FCA refuses to confirm or otherwise why there is a prerequisite for those taking out mortgages with companies that the FCA regulates, that Power of Attorney must be granted to the companies that the FCA regulates, and if this is in fact according to the regulations laid out by Statutes.</p> <p>IV. The FCA refuses to confirm how consumers can have any confidence in the FCA to impartially rule on any complaints that may arise, as the FCA refuses to confirm the boundaries of the jurisdiction that the companies the FCA regulates must always adhere to.</p> <p>I will be grateful if you would confirm that the above is a fair and accurate summary of what the FCA has advised me on regarding the FCA's position in regulating the companies that present mortgages to Men and Women living on the land of the United</p>	20/5/16

	Kingdom.	
	<p>Dear The Financial Conduct Authority,</p> <p>Please pass this on to the person who conducts Freedom of Information reviews.</p> <p>I am writing to request an internal review of The Financial Conduct Authority's handling of my FOI request 'Is Paying for a Mortgage for Property and Houses in the United Kingdom Optional'.</p> <p>[Thank you for your latest response; which I find of no value whatsoever.</p> <p>I will be grateful if you would confirm that the below is a fair and accurate summary of what the FCA has advised me on regarding the FCA's position in regulating the companies that present mortgages to Men and Women living on the land of the United Kingdom:</p> <p>I. Does the FCA have Private recorded information that enables it to provide its regulatory government granted obligations; and this private recorded information cannot be disclosed under the FOIA.</p> <p>II. Does the FCA hold any records regarding its jurisdiction; and if yes, please provide me with this information. If not, please confirm how the FCA can conduct its government granted obligations without this recorded information.</p> <p>III. Does the FCA hold any records about the companies it regulates in terms of any breaches in Regulations; and if yes, may I please have this information. If not, please confirm how the FCA can conduct its government granted obligations without this recorded information.</p> <p>IV. Does the FCA hold any records about the companies it regulates must adhere to; and if yes, may I please have this information. If not, please confirm how the FCA can conduct its government granted obligations without this recorded information.</p> <p>V. Does the FCA hold any records about the need or otherwise that the Power of Attorney must be granted by those seeking a mortgage to the companies the FCA regulates; and if yes, may I please have a copy of this information. If not, please confirm how the FCA can conduct its government granted obligations without this recorded information.</p> <p>VI. If the FCA has no records about the requested Power of Attorney that companies it regulates insist those seeking mortgages must grant, please confirm how the FCA can adequately deal with a consumer complaint regarding being asked to grant Power of Attorney to the companies the FCA regulates.]</p> <p>A full history of my FOI request and all correspondence is available on the Internet at this address:</p>	24/5/16

	https://www.whatdotheyknow.com/request/is_paying_for_a_mortgage_for_pro	
QUE0415	<p>I will be grateful if you would confirm the following, as Theresa May has confirmed that the government rules by consent:</p> <ol style="list-style-type: none"> 1. Is paying for Insurance for Property, Houses and Cars in the United Kingdom Optional. 2. People being asked to pay for Insurance for their Property, Houses, or Cars can ignore the request or demand to pay; as it is merely a request or a demand to pay from the Insurance Companies - which can be Legally and Lawfully be declined without prejudice - and People should still be provided with Insurance for their Property, House and Cars by the issue of a 'Promissory Note' and / or the 'Accepted For Value' options. 3. What value and / or assets do Insurance Companies bring to the table when a person is granted Insurance for their Property, House and Car(s). 	7/5/16
	<p>Thank you for your response.</p> <p>I note with interest that you state 'it is generally accepted' throughout your response to my FOI enquiry.</p> <p>As the authority responsible, I expected a response from FCA stating either Statute Law or Common Law.</p> <p>I will be grateful if you would kindly explain why you have determined that my request for information cannot be answered under FOI, as I find it strange that FCA is not bound to answer such requests.</p> <p>Please kindly confirm what exactly do you regulate insurance companies on.</p> <p>Thank You.</p>	13/5/16
	<p>Dear The Financial Conduct Authority,</p> <p>Please pass this on to the person who conducts Freedom of Information reviews.</p> <p>I am writing to request an internal review of The Financial Conduct Authority's handling of my FOI request 'Is Paying for Insurance Optional'.</p> <p>[I find it astonishing that the FCA as the Regulator can state that this request for information has nothing to do with the FCA, and it does not fall under the FOIA.</p> <p>I will be grateful if you would kindly respond to my points A to D below – and please note that I will be taking this matter as a complaint to the ICO if I do not obtain satisfactory and / or evasive</p>	20/5/16

	<p>responses.</p> <p>Please confirm my understanding regarding the FCA's lack of records in areas regarding insurance, which falls under the governmental provided jurisdiction granted to the FCA:</p> <p>A. FCA holds no records about whether or not paying for Insurance for Property, Houses and Cars in the United Kingdom is mandatory or optional.</p> <p>B. FCA holds no records confirming or otherwise that People being asked to pay for Insurance for their Property, Houses, or Cars are free to ignore the request or demand to pay; as it is merely a request or a demand to pay from the Insurance Companies - which can be Legally and Lawfully be declined without prejudice - and People should still be provided with Insurance for their Property, House and Cars by the issue of a 'Promissory Note' and / or the 'Accepted For Value' options.</p> <p>C. FCA holds no records confirming or otherwise about What value and / or assets do Insurance Companies bring to the table when a person is granted Insurance for their Property, House and Car(s).</p> <p>D. Please additional note that you did not provide me with a WEB link to the appropriate ICO website.]</p> <p>A full history of my FOI request and all correspondence is available on the Internet at this address: https://www.whatdotheyknow.com/request/i...</p>	
<p>QUE0411 Part 1</p>	<p>Dear The Financial Conduct Authority,</p> <p>I will be grateful if you would confirm the following regarding the provision of Insurance services for Men and Women living on the Land of the United Kingdom under Common Law:</p> <ol style="list-style-type: none"> 1. Is the provision of Insurance services for Men and Women living on the Land of the United Kingdom under the jurisdiction of Common Law. 2. Is the provision of Insurance services for Men and Women living on the Land of the United Kingdom under the jurisdiction of the international Admiralty Law of the Sea. 3. If the provision of Insurance services for Men and Women living on the Land of the United Kingdom is not under Common Law - which applies to Men and Women living on the Land of the United Kingdom - how do Men and Women living on the Land of the United Kingdom obtain their provision of Insurance services. 4. If the provision of Insurance services for Men and Women living on the Land of the United Kingdom is under the international Admiralty Law of the Sea - please confirm that payment for these services only applies to citizens of the government, and not to Men and Women 	<p>2/5/16</p>

	living on the Land of the United Kingdom (who come under the jurisdiction of Common Law).	
	<p>FAO; Nazmul Ahmed -</p> <p>Thank you for your response, which I am sure you will agree is not very helpful at all.</p> <p>The information I have asked for is NOT in the public domain - and should be held by the United Kingdom government - which you are either under their jurisdiction, a party to, contracted to or in partnership with.</p> <p>I will therefore be grateful if you would kindly confirm who in government is best placed to answer my questions.</p> <p>Please note that I do not need legal advice.</p> <p>I simply want government to answer specific questions that are not readily available please.</p> <p>To be clear, even if my questions do not fall under the FOI as you suggest - although it is not clear if this is fact or your own personal opinion, I would expect someone within the jurisdiction of government to be a little bit more helpful - and confirm under what Statute or otherwise I should email the following responsible government entity.</p> <p>Thank you in advance for your assistance in this matter, hoping that you will not simply decline to help.</p> <p>Kind Regards.</p>	11/5/16
	<p>Dear The Financial Conduct Authority,</p> <p>May I please have a response to my last email please.</p> <p>Thank You.</p>	14/6/16
	<p>Dear The Financial Conduct Authority,</p> <p>Please pass this on to the person who conducts Freedom of Information reviews.</p> <p>I am writing to request an internal review of The Financial Conduct Authority's handling of my FOI request 'Insurance Services for Men and Women Living on the Land of the United kingdom under Common Law'.</p> <p>[It appears that the FCA has determined not to answer any of my FOIA requests. I will be grateful if you would kindly explain why the FCA has taken this decision, as it appears in the public record that the FCA is being deliberately evasive, which suggests that the FCA has</p>	15/6/16

	<p>records that it wants to deny it has; and is not acting in Honour.]</p> <p>A full history of my FOI request and all correspondence is available on the Internet at this address: https://www.whatdotheyknow.com/request/insurance_services_for_men_and_w</p> <p>Thank You.</p>	
<p>QUE0411 Part 2</p>	<p>Dear The Financial Conduct Authority,</p> <p>I will be grateful if you would confirm the following regarding the provision of Mortgages, the use of Promissionary Notes and the use of 'Accepted For Value (AFV)' debt discharges for Men and Women living on the Land of the United Kingdom under Common Law:</p> <ol style="list-style-type: none"> 1. Is the provision of Mortgages, the use of Promissionary Notes and the use of 'Accepted For Value (AFV)' debt discharges for Men and Women living on the Land of the United Kingdom under the jurisdiction of Common Law. 2. Is the provision of Mortgages, the use of Promissionary Notes and the use of 'Accepted For Value (AFV)' debt discharges for Men and Women living on the Land of the United Kingdom under the jurisdiction of the international Admiralty Law of the Sea. 3. If the provision of Mortgages, the use of Promissionary Notes and the use of 'Accepted For Value (AFV)' debt discharges for Men and Women living on the Land of the United Kingdom is not under Common Law - which applies to Men and Women living on the Land of the United Kingdom - how do Men and Women living on the Land of the United Kingdom obtain their provision of Mortgages, the use of Promissionary Notes and the use of 'Accepted For Value (AFV)' debt discharges. 4. If the provision of Mortgages, the use of Promissionary Notes and the use of 'Accepted For Value (AFV)' debt discharges for Men and Women living on the Land of the United Kingdom is under the international Admiralty Law of the Sea - please confirm that payment for these services only applies to citizens of the government, and not to Men and Women living on the Land of the United Kingdom (who come under the jurisdiction of Common Law). <p>Thank You.</p>	<p>2/5/16</p>
	<p>FAO; Nazmul Ahmed -</p> <p>Thank you for your response, which I am sure you will agree is not very helpful at all.</p> <p>The information I have asked for is NOT in the public domain - and should be held by the United Kingdom government - which you are either under their jurisdiction, a party to, contracted to or in</p>	<p>11/5/16</p>

	<p>partnership with.</p> <p>I will therefore be grateful if you would kindly confirm who in government is best placed to answer my questions.</p> <p>Please note that I do not need legal advice.</p> <p>I simply want government to answer specific questions that are not readily available please.</p> <p>To be clear, even if my questions do not fall under the FOI as you suggest - although it is not clear if this is fact or your own personal opinion, I would expect someone within the jurisdiction of government to be a little bit more helpful - and confirm under what Statute or otherwise I should email the following responsible government entity.</p> <p>Thank you in advance for your assistance in this matter, hoping that you will not simply decline to help.</p> <p>Kind Regards.</p>	
	<p>Dear The Financial Conduct Authority,</p> <p>May I please have a response to my last email please.</p> <p>Thank You.</p>	14/6/16
	<p>Dear The Financial Conduct Authority,</p> <p>Please pass this on to the person who conducts Freedom of Information reviews.</p> <p>I am writing to request an internal review of The Financial Conduct Authority's handling of my FOI request 'Mortgages, Promissory Notes and Accepted for Value debt discharges for Men and Women Living on the Land of the United Kingdom under Common Law'.</p> <p>[It appears that the FCA has determined not to answer any of my FOIA requests. I will be grateful if you would kindly explain why the FCA has taken this decision, as it appears in the public record that the FCA is being deliberately evasive, which suggests that the FCA has records that it wants to deny it has; and is not acting in Honour.]</p> <p>A full history of my FOI request and all correspondence is available on the Internet at this address: https://www.whatdotheyknow.com/request/mortgages_promissory_notes_and_a</p> <p>Thank You.</p>	15/6/16
QUE0411P art 3	<p>Dear The Financial Conduct Authority,</p> <p>I will be grateful if you would confirm the following regarding the</p>	2/5/16

	<p>provision of Personal Loans, the use of Promissionary Notes and the use of 'Accepted For Value (AFV)' debt discharges for Men and Women living on the Land of the United Kingdom under Common Law:</p> <ol style="list-style-type: none"> 1. Is the provision of Personal Loans, the use of Promissionary Notes and the use of 'Accepted For Value (AFV)' debt discharges for Men and Women living on the Land of the United Kingdom under the jurisdiction of Common Law. 2. Is the provision of Personal Loans, the use of Promissionary Notes and the use of 'Accepted For Value (AFV)' debt discharges for Men and Women living on the Land of the United Kingdom under the jurisdiction of the international Admiralty Law of the Sea. 3. If the provision of Personal Loans, the use of Promissionary Notes and the use of 'Accepted For Value (AFV)' debt discharges for Men and Women living on the Land of the United Kingdom is not under Common Law - which applies to Men and Women living on the Land of the United Kingdom - how do Men and Women living on the Land of the United Kingdom obtain their provision of Personal Loans, the use of Promissionary Notes and the use of 'Accepted For Value (AFV)' debt discharges. 4. If the provision of Personal Loans, the use of Promissionary Notes and the use of 'Accepted For Value (AFV)' debt discharges for Men and Women living on the Land of the United Kingdom is under the international Admiralty Law of the Sea - please confirm that payment for these services only applies to citizens of the government, and not to Men and Women living on the Land of the United Kingdom (who come under the jurisdiction of Common Law). 	
	<p>FAO; Nazmul Ahmed -</p> <p>Thank you for your response, which I am sure you will agree is not very helpful at all.</p> <p>The information I have asked for is NOT in the public domain - and should be held by the United Kingdom government - which you are either under their jurisdiction, a party to, contracted to or in partnership with.</p> <p>I will therefore be grateful if you would kindly confirm who in government is best placed to answer my questions.</p> <p>Please note that I do not need legal advice.</p> <p>I simply want government to answer specific questions that are not readily available please.</p> <p>To be clear, even if my questions do not fall under the FOI as you suggest - although it is not clear if this is fact or your own personal opinion, I would expect someone within the jurisdiction of government to be a little bit more helpful - and confirm under what Statute or</p>	11/5/16

	<p>otherwise I should email the following responsible government entity.</p> <p>Thank you in advance for your assistance in this matter, hoping that you will not simply decline to help.</p> <p>Kind Regards.</p>	
	<p>Dear The Financial Conduct Authority,</p> <p>May I please have a response to my last email please.</p> <p>Thank You.</p> <p>Kind Regards.</p>	14/6/16
	<p>Dear The Financial Conduct Authority,</p> <p>Please pass this on to the person who conducts Freedom of Information reviews.</p> <p>I am writing to request an internal review of The Financial Conduct Authority's handling of my FOI request 'Personal Loans, Promissory Notes and Accepted for Value debt discharges for Men and Women Living on the Land of the United Kingdom under Common Law'.</p> <p>[It appears that the FCA has determined not to answer any of my FOIA requests. I will be grateful if you would kindly explain why the FCA has taken this decision, as it appears in the public record that the FCA is being deliberately evasive, which suggests that the FCA has records that it wants to deny it has; and is not acting in Honour.]</p> <p>A full history of my FOI request and all correspondence is available on the Internet at this address: https://www.whatdotheyknow.com/request/personal_loans_promissory_notes</p> <p>Thank You.</p> <p>Kind Regards.</p>	15/6/15
QUE0411 Part 4	<p>Dear The Financial Conduct Authority,</p> <p>I will be grateful if you would confirm the following regarding the provision of Credit Cards, the use of Promissory Notes and the use of 'Accepted For Value (AFV)' debt discharges for Men and Women living on the Land of the United Kingdom under Common Law:</p> <ol style="list-style-type: none"> 1. Is the provision of Credit Cards, the use of Promissory Notes and the use of 'Accepted For Value (AFV)' debt discharges for Men and Women living on the Land of the United Kingdom under the jurisdiction of Common Law. 2. Is the provision of Credit Cards, the use of Promissory Notes and 	2/5/16

	<p>the use of 'Accepted For Value (AFV)' debt discharges for Men and Women living on the Land of the United Kingdom under the jurisdiction of the international Admiralty Law of the Sea.</p> <p>3. If the provision of Credit Cards, the use of Promissionary Notes and the use of 'Accepted For Value (AFV)' debt discharges for Men and Women living on the Land of the United Kingdom is not under Common Law - which applies to Men and Women living on the Land of the United Kingdom - how do Men and Women living on the Land of the United Kingdom obtain their provision of Credit Cards, the use of Promissionary Notes and the use of 'Accepted For Value (AFV)' debt discharges.</p> <p>4. If the provision of Credit Cards, the use of Promissionary Notes and the use of 'Accepted For Value (AFV)' debt discharges for Men and Women living on the Land of the United Kingdom is under the international Admiralty Law of the Sea - please confirm that payment for these services only applies to citizens of the government, and not to Men and Women living on the Land of the United Kingdom (who come under the jurisdiction of Common Law).</p> <p>Thank You.</p>	
	<p>FAO; Nazmul Ahmed -</p> <p>Thank you for your response, which I am sure you will agree is not very helpful at all.</p> <p>The information I have asked for is NOT in the public domain - and should be held by the United Kingdom government - which you are either under their jurisdiction, a party to, contracted to or in partnership with.</p> <p>I will therefore be grateful if you would kindly confirm who in government is best placed to answer my questions.</p> <p>Please note that I do not need legal advice.</p> <p>I simply want government to answer specific questions that are not readily available please.</p> <p>To be clear, even if my questions do not fall under the FOI as you suggest - although it is not clear if this is fact or your own personal opinion, I would expect someone within the jurisdiction of government to be a little bit more helpful - and confirm under what Statute or otherwise I should email the following responsible government entity.</p> <p>Thank you in advance for your assistance in this matter, hoping that you will not simply decline to help.</p> <p>Kind Regards.</p>	11/5/16
	Dear The Financial Conduct Authority,	14/6/16

	<p>May I please have a response to my last email please.</p> <p>Thank You.</p>	
	<p>Dear The Financial Conduct Authority,</p> <p>Please pass this on to the person who conducts Freedom of Information reviews.</p> <p>I am writing to request an internal review of The Financial Conduct Authority's handling of my FOI request 'Credit Cards, Promissory Notes and Accepted for Value debt discharges for Men and Women Living on the Land of the United Kingdom under Common Law'.</p> <p>[It appears that the FCA has determined not to answer any of my FOIA requests. I will be grateful if you would kindly explain why the FCA has taken this decision, as it appears in the public record that the FCA is being deliberately evasive, which suggests that the FCA has records that it wants to deny it has; and is not acting in Honour.]</p> <p>A full history of my FOI request and all correspondence is available on the Internet at this address: https://www.whatdotheyknow.com/request/credit_cards_promissory_notes_an</p> <p>Thank You.</p>	15/6/16
QUE0411P art 5	<p>Dear The Financial Conduct Authority,</p> <p>I will be grateful if you would confirm the following regarding the provision of Cheques from Personal Current Accounts, the use of Promissionary Notes and the use of 'Accepted For Value (AFV)' debt discharges for Men and Women living on the Land of the United Kingdom under Common Law:</p> <ol style="list-style-type: none"> 1. Is the provision of Cheques from Personal Current Accounts, the use of Promissionary Notes and the use of 'Accepted For Value (AFV)' debt discharges for Men and Women living on the Land of the United Kingdom under the jurisdiction of Common Law. 2. Is the provision of Cheques from Personal Current Accounts, the use of Promissionary Notes and the use of 'Accepted For Value (AFV)' debt discharges for Men and Women living on the Land of the United Kingdom under the jurisdiction of the international Admiralty Law of the Sea. 3. If the provision of Cheques from Personal Current Accounts, the use of Promissionary Notes and the use of 'Accepted For Value (AFV)' debt discharges for Men and Women living on the Land of the United Kingdom is not under Common Law - which applies to Men and Women living on the Land of the United Kingdom - how do Men and Women living on the Land of the United Kingdom obtain their 	2/5/16

	<p>provision of Cheques from Personal Current Accounts, the use of Promissionary Notes and the use of 'Accepted For Value (AFV)' debt discharges.</p> <p>4. If the provision of Cheques from Personal Current Accounts, the use of Promissionary Notes and the use of 'Accepted For Value (AFV)' debt discharges for Men and Women living on the Land of the United Kingdom is under the International Admiralty Law of the Sea - please confirm that payment for these services only applies to citizens of the government, and not to Men and Women living on the Land of the United Kingdom (who come under the jurisdiction of Common Law).</p> <p>5. Should clearing banks present Cheques from Obsolete Personal Current Accounts for clearing.</p> <p>6. Should clearing banks present Cheques from Personal Current Accounts not in Credit for clearing.</p> <p>7. Should Cheques issued from Obsolete Personal Current Accounts be presented for clearing, cleared and Honoured - without any charges made to Customers.</p> <p>8. Should Cheques issued from Personal Current Accounts not in credit be presented for clearing, cleared and Honoured - without any charges made to Customers.</p> <p>Thank You.</p>	
	<p>FAO; Nazmul Ahmed -</p> <p>Thank you for your response, which I am sure you will agree is not very helpful at all.</p> <p>The information I have asked for is NOT in the public domain - and should be held by the United Kingdom government - which you are either under their jurisdiction, a party to, contracted to or in partnership with.</p> <p>I will therefore be grateful if you would kindly confirm who in government is best placed to answer my questions.</p> <p>Please note that I do not need legal advice.</p> <p>I simply want government to answer specific questions that are not readily available please.</p> <p>To be clear, even if my questions do not fall under the FOI as you suggest - although it is not clear if this is fact or your own personal opinion, I would expect someone within the jurisdiction of government to be a little bit more helpful - and confirm under what Statute or otherwise I should email the following responsible government entity.</p> <p>Thank you in advance for your assistance in this matter, hoping that</p>	11/5/16

	<p>you will not simply decline to help.</p> <p>Kind Regards.</p>	
	<p>Dear The Financial Conduct Authority,</p> <p>Please pass this on to the person who conducts Freedom of Information reviews.</p> <p>I am writing to request an internal review of The Financial Conduct Authority's handling of my FOI request 'Cheques issued, Promissory Notes and Accepted for Value debt discharges for Men and Women Living on the Land of the United Kingdom under Common Law'.</p> <p>[It appears that the FCA has determined not to answer any of my FOIA requests. I will be grateful if you would kindly explain why the FCA has taken this decision, as it appears in the public record that the FCA is being deliberately evasive, which suggests that the FCA has records that it wants to deny it has; and is not acting in Honour.]</p> <p>A full history of my FOI request and all correspondence is available on the Internet at this address: https://www.whatdotheyknow.com/request/cheques_issued_promissory_notes</p> <p>Thank You.</p>	15/6/16

Annex B - Summary of correspondence received from George Tsigarides

Correspondence Number	FOI Ref	Details of correspondence	From/To	Date received
1	QUE0415	Request	Mr Tsigarides to FCA	7/5/2016
2	QUE0415	Response	FCA (CCC) to Mr Tsigarides	13/5/2016
3	QUE0415	Query (1) from requester (in follow up to CCC response)	Mr Tsigarides to FCA	13/5/2016
4	QUE0415	Response to Query (1)	FCA (CCC) to Mr Tsigarides	20/5/2016
5	QUE0415	Internal review request	Mr Tsigarides to FCA	20/5/2016
6	QUE0416	Request	Mr Tsigarides to FCA	07/05/2016
7	QUE0416	Response	FCA (CCC) to Mr Tsigarides	13/5/2016
8	QUE0416	Query (1) from requester (in follow up to CCC response)	Mr Tsigarides to FCA	13/5/2016
9	QUE0416	Response to Query (1)	FCA (CCC) to Mr Tsigarides	20/5/2016
10	QUE0416	Query (2) from requester (in follow up to CCC response to Query 1)	Mr Tsigarides to FCA	20/5/2016
11	QUE0416	Response to Query (2)	FCA (CCC) to Mr Tsigarides	20/5/2016
12	QUE0416	Internal review request	Mr Tsigarides to FCA	24/5/2016
13	QUE0411 (part 1)	Request (insurance services)	Mr Tsigarides to FCA	02/05/2016
14	QUE0411 (part 1)	Response	FCA (CCC) to Mr Tsigarides	11/5/2016

15	QUE0411 (part 1)	Query (1) from requester (in follow up to CCC response)	Mr Tsigarides to FCA	11/5/2016
16	QUE0411 (part 1)	Response to Query (1)	FCA (CCC) to Mr Tsigarides	13/5/2016
17	QUE0411 (part 1)	Query (2) from requester (requesting response to Query 1)	Mr Tsigarides to FCA	14/6/2016
18	QUE0411 (part 1)	Internal review request	Mr Tsigarides to FCA	15/6/2016
19	QUE0411 (part 2)	Request (mortgages)	Mr Tsigarides to FCA	02/05/2016
20	QUE0411 (part 2)	Response	FCA (CCC) to Mr Tsigarides	11/5/2016
21	QUE0411 (part 2)	Query (1) from requester (in follow up to CCC response)	Mr Tsigarides to FCA	11/5/2016
22	QUE0411 (part 2)	Response to Query (1)	FCA (CCC) to Mr Tsigarides	13/5/2016
23	QUE0411 (part 2)	Query (2) from requester (requesting response to Query 1)	Mr Tsigarides to FCA	14/6/2016
24	QUE0411 (part 2)	Internal review request	Mr Tsigarides to FCA	15/6/2016
25	QUE0411 (part 3)	Request (personal loans)	Mr Tsigarides to FCA	02/05/2016
26	QUE0411 (part 3)	Response	FCA (CCC) to Mr Tsigarides	11/5/2016
27	QUE0411 (part 3)	Query (1) from requester (in follow up to CCC response)	Mr Tsigarides to FCA	11/5/2016
28	QUE0411 (part 3)	Response to Query (1)	FCA (CCC) to Mr	13/5/2016

			Tsigarides	
29	QUE0411 (part 3)	Query (2) from requester (requesting response to Query 1)	Mr Tsigarides to FCA	14/6/2016
30	QUE0411 (part 3)	Internal review request	Mr Tsigarides to FCA	15/6/2016
31	QUE0411 (part 4)	Request (credit cards)	Mr Tsigarides to FCA	02/05/2016
32	QUE0411 (part 4)	Response	FCA (CCC) to Mr Tsigarides	11/5/2016
33	QUE0411 (part 4)	Query (1) from requester (in follow up to CCC response)	Mr Tsigarides to FCA	11/5/2016
34	QUE0411 (part 4)	Response to Query (1)	FCA (CCC) to Mr Tsigarides	13/5/2016
35	QUE0411 (part 4)	Query (2) from requester (requesting response to Query 1)	Mr Tsigarides to FCA	14/6/2016
36	QUE0411 (part 4)	Internal review request	Mr Tsigarides to FCA	15/6/2016
37	QUE0411 (part 5)	Request (cheques)	Mr Tsigarides to FCA	02/05/2016
38	QUE0411 (part 5)	Response	FCA (CCC) to Mr Tsigarides	11/5/2016
39	QUE0411 (part 5)	Query (1) from requester (in follow up to CCC response)	Mr Tsigarides to FCA	11/5/2016
40	QUE0411 (part 5)	Response to Query (1)	FCA (CCC) to Mr Tsigarides	13/5/2016
41	QUE0411 (part 5)	Internal review request	Mr Tsigarides to FCA	15/6/2016
42	FOI4563	Request (cheques)	Mr Tsigarides to FCA	12/5/16
43	FOI4563	Response	FCA (IAT) to Mr Tsigarides	10/6/2016