

**Our Ref: FOI2020-149**  
**By email only**

**Date: 17 December 2020**

Dear Ms James,

Thank you for your email to the Serious Fraud Office (SFO) dated 20 November 2020 in which you made a request for the following information under the Freedom of Information Act 2000 (FOIA):

**The Memorandum of Understanding (MoU) between the Financial Services Compensation Scheme (FSCS) and the SFO.**

I can confirm that the Serious Fraud Office does hold the information you have requested. However, I am withholding this as it is exempt from release by virtue of section 21 of the FOIA. This section exempts information that is reasonably accessible to the applicant by other means.

As section 21 is an absolute exemption there is no requirement to consider the public interest test. More information about the FOIA and its exemptions can be found on the Information Commissioner's Office's website at <https://ico.org.uk>.

The MoU you have requested has been published on the SFO website, which can be found here - <https://www.sfo.gov.uk/download/memorandum-of-understanding-between-the-financial-services-compensation-scheme-and-the-serious-fraud-office/>.

**Right to Review**

If you are not content with my reply, you may ask for a review. You must do this by writing to me within two months of the date of this email. It would help us with the review if you could tell us which aspects of my reply concern you and why you are dissatisfied. Please quote reference **FOI 2020-149** in any future correspondence.

If you are not content with the outcome of an internal review, you may apply direct to the Information Commissioner for a decision. The Information Commissioner will not usually consider a case unless you have exhausted the internal review procedure. Her address is The Information Commissioner's Office, Wycliffe House, Water Lane, Wilmslow, Cheshire SK9 5AF.

I hope you find this information useful.

Kind Regards,

L Webb  
Serious Fraud Office