

our ref **FOI 588**  
your ref

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

'C Factory'

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

**Sent by email only: request-181320-  
bf49ad5d@whatdotheyknow.com**

9 December 2013

Dear 'C Factory'

**your request for an internal review**

I write further to your email dated 11 November 2013. Due to your dissatisfaction with Ms Shannon Brisby's response to your request for information, the matter has been passed to me to review.

**your request**

In your email of 17 October 2013 you requested the following information under the Freedom of Information Act 2000:

*'Please disclose the Independent assessors review and opinion sent to the FOS dated 10/07/2013.'*

**our response to your request**

On 11 November Ms Shannon Brisby responded to your request. She explained that she would not be providing the information that you had requested and applied section 14 of the Freedom of Information Act. She set out the reasons for why she believed this exemption applied to the request.

**our internal review**

You wrote to us on 11 November 2013 requesting a review of his response to your request and stated:

*"Please confirm the following is the independent assessors review and opinion dated 10/07/2013. Please also perform an internal review of your response, pointing out the specific pieces of personal information belonging to the complainant in the quoted independent assessors review and opinion dated 10/07/2013."*

I have looked at your original request and your subsequent comments. The Freedom of Information Act does not oblige us to express an opinion or create new information.

You attached a document which was dated 10 July 2013 and the contents of which amounted to a review signed by the Independent Assessor. I consider that confirming whether an attached document purporting to be what you believe it to be is expressing an opinion and therefore I cannot consider this any further.

Further, you asked to that we point out the specific pieces of personal information belonging to the complainant in that review. Again, I do not consider this a request for information that is held, but rather a request for an expression of an opinion. In light of this, I do not have any further comments to add.

You also asked that we review the application of section 14 of the Act to your request. Having looked at the reasons Ms Shannon Brisby gave when explaining why she felt the request was vexatious, I have come to the same conclusion for the same reasons.

I hope that my explanation is helpful; however, if you remain unhappy, you can contact the Information Commissioner's Office within six months of this [letter/email]:

First Contact Team  
Information Commissioner's Office  
Wycliffe House  
Water Lane  
Wilmslow  
SK9 5AF

phone: 0303 123 1113  
email: [casework@ico.org.uk](mailto:casework@ico.org.uk)  
website: [www.ico.org.uk/complaints](http://www.ico.org.uk/complaints)

Yours sincerely

Saadia Sajid  
Information Rights Officer

*direct line* 0203 222 9782  
*email* [informationrightsofficer@financial-ombdusman.org.uk](mailto:informationrightsofficer@financial-ombdusman.org.uk)