

Our ref [REDACTED]

Please write to Data protection team
Financial Ombudsman Service
PO Box 73208
London
E14 1QQ

DX 141280 Isle of Dogs 3
Website www.financial-ombudsman.org.uk

[REDACTED]

Your request for information

Thank you for your letter dated the 12 April 2022, in which you asked for the following information:

“The number of complaints received by the financial ombudsman service from Clients. Consumer for Barclays Partner finance / silverpoints. This also includes Azure and any company associated with Barclays Partner Finance.

Also, the number of cases upheld by the FOS for the consumer / client for that period. As said previously the court cases started in 2010.”

Response

I've carefully considered your request and unfortunately I'm unable to share with you the information you have asked for. I will explain why below.

It may be helpful to start by explaining that we aren't able to set up complaints against trading names, so complaints about Barclays Partner Finance (BPF) will be set up against Clydesdale Financial Services Limited. Our records show that in the last 10 years, we've received approximately 13,000 complaints against Clydesdale Financial Services Limited

So, in order to determine how many complaints, we have received and upheld against cases which concern BPF in the last 10 years, we would have to manually review each of the 13,000 complaints.

Given the number of complaints we would have to manually review to obtain this information, your request as currently framed would exceed the time and cost limits under the Freedom of Information Act ('the Act').

Section 12(1) of the Act says an authority doesn't have to comply with a request if searching for the information would exceed the appropriate limit. The 'appropriate limit' is specified in the Freedom of Information and Data Protection (Appropriate Limit and Fees) Regulations 2004. In relation to the Ombudsman Service, the appropriate limit is £450, or 18 hours at £25 per hour.

I've also considered whether we can provide you with any guidance as to how to refine your request – and you may wish to consider refining your request by limiting it to a shorter timeframe. Please note we're unable to guarantee that this will bring your request within scope or that the information will be meaningful to you.

That being said, since April 2021 we have kept an informal record of cases that are against BPF. These records are kept updated manually, so it is possible that it does not capture all the complaints we've received relating to your request.

I can confirm based on these records, we received 839 new complaints in the last financial year and currently have 1,610 open cases against BPF, 665 concerning Azure and 163 concerning Silverpoint. During this period, we have recorded 20 complaints, which were found in favour of the complainant.

Please be aware that this data hasn't been audited or quality assured in the way our routinely published data is.

I hope that my response addresses your request; but if you don't believe we've fully complied with the Freedom of Information Act 2000 the next steps are overleaf.

Yours sincerely,

K Abdur-Rahman

Khaled Abdur-Rahman
Data protection and FOI adviser

Email: data.protection@financial-ombudsman.org.uk

If you're not satisfied with our response

If you're unhappy with our response, please contact us within two months of the date of this letter – explaining why – and asking us to carry out a review. You can contact us by email at: data.protection@financial-ombudsman.org.uk

If you're still unhappy after we've carried out our review, you can contact the Information Commissioner's Office within three months. You can contact them at:

Phone 0303 123 1113
Email casework@ico.org.uk
Website <https://ico.org.uk/make-a-complaint>