

23 May 2024

IC-304643-X7H1

Request

You asked us:

Regarding the guidance we provide on our website in the 'For the public - credit' section, and in particular the guidance named 'Principles for the reporting of arrears, arrangements and defaults at credit reference agencies:'

<https://secureservercdn.net/160.153.137.210/mb9.87b.myftpupload.com/wp-content/uploads/2020/08/Principles-for-the-Reporting-of-Arrears-Arrangements-and-Defaults-at-Credit-Reference-Agencies-vesrion-2a-final.pdf>

"Can you tell me if, under the Freedom of Information Act (2000), I would be able to understand who drafted this section, who was consulted and the minutes from the associated meetings?"

We received your request on 30 April 2024..

We have handled your request under the Freedom of Information Act 2000 (the FOIA).

Our response

Having undertaken searches for the information you requested, we can confirm that we do not hold information in scope of your request.

The guidance you refer to was created by organisations within the credit industry, in collaboration with us, and so is not guidance that we drafted ourselves.

Though we are not able to provide much more information on this particular guidance, we can advise that the guidance was developed primarily in collaboration with the Steering Committee on Reciprocity.

This concludes our response to your request.

Next steps

You can ask us to review our response. Please let us know in writing if you want us to carry out a review. Please do so within 40 working days.

You can read a copy of our full review procedure [here](#).

If we perform a review but you are still dissatisfied, you can complain to the ICO as regulator of the FOIA. This complaint will be handled just like a complaint made to the ICO about any other public authority.

You can [raise a complaint through our website](#).

Your information

Our [privacy notice](#) explains what we do with the personal data you provide to us, and sets out [your rights](#). Our [Retention and Disposal Policy](#) details how long we keep information.

Yours sincerely



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