

## **Annex A**

### **Freedom of Information Request from 28 November 2023**

*“Can you please provide the following statistics from the Authorisations Dept., covering the past 12 months:*

- For the Retail Lending sector, each of: the % Rejection, Withdrawal and Refusal Rates for both –  
Variation of permissions;  
New authorisations requests received*
- Additionally (again, for the past 12 months), specifically:  
- Number of Variations of Permissions received requesting to add the regulated activity of: Entering into a Regulated Mortgage Agreement (2nd charge only) as Lender  
- Number: Withdrawn, rejected, or refused (for each outcome)*
- The total number of Part 4a New Authorisations and VoP requests received which were \*recommended refused\* by a case handler, where the EDM then approved the application (Past 12 months, whether before or after a firm made representations to the EDM)*
- Upper Tribunal Statistics (past 5 years):  
- Number of Part 4a VoP refusals where the firm referred the Decision Notice to the Upper Tribunal  
- Number of those cases where the reference was allowed by the UT.”*

### **Clarification request response from 11 December 2023**

*“Regarding your queries in relation to my questions:*

*Correct, question 1 was just concerning Retail Lending as a whole (not any particular business sector)*

*Question 2: Correct, I was just asking for the stats in relation to Second Charge Lending in particular.*

*Question 3 RE. “The total number of Part 4a New Authorisations and VoP requests.”*

*I am asking for the TOTAL number of new authorisations/VoP requests (regardless of sector) – the TOTAL number.*

*Question 4: RE. Upper Tribunal (past 5 years): Again, I’m asking for the TOTAL number of refusals etc (not sector specific).”*