

## **Freedom of Information: Right to know request**

Thank you for your email of 10 September 2020, in which you asked for:

*'I am currently researching debt collection call centres in the UK that are FCA accredited, can you provide me with a list of these'.*

We are handling your request as a request for information under the Freedom of Information Act 2000 (FOIA).

The information requested can be found in the attached PDF document. Please note:

- We do not collect and hold information on whether regulated firms operate a 'debt collection call centre'. However, firms that carry on activities that constitute 'debt-collecting' are required to hold regulatory permission. The list contained in the PDF document are of firms that hold permission to carry on 'debt-collecting'.
- Permission to carry on 'debt-collecting' is required by firms to collect debts arising under credit agreements, consumer hire agreements and regulated peer-to-peer loans. Utility debts and company debts are excluded as they are not credit agreements. However, any steps taken to gain payment of a debt due under a credit agreement (consumer hire agreement or regulated peer-to-peer loan) constitutes 'debt-collecting' – whether the agreement is regulated or exempt.
- Firms need permission to carry on 'debt-collecting' only when collecting debt on behalf of a third party. When collecting their own debt, they instead need permission relating to 'Exercising or having the right to exercise the lender's rights and duties'.
- Information on authorisation of debt collectors can be found [here](#).

## **Your right to complain under FOIA**

If you are unhappy with the decision we have made about your request, you have the right to request an internal review. To do so, please contact us within 40 days of the date of this response.

If you are not content with the outcome of the internal review, you also have a right of appeal to the Information Commissioner by phone or on their website at:

Website: [www.ico.org.uk](http://www.ico.org.uk)

Yours sincerely,

**Information Disclosure Team**