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(By email)

Our Ref: FOI5475

Dear

Thank you for your email.

As discussed during our recent telephone conversation, I have referred your concerns to the relevant Business Area, and they have advised as follows:

The ASA made a decision that "as of 22 July 2016, complaints about misleading non-broadcast advertising for [payment] services will be referred to the FCA for its consideration". Confirmation of this can be found on the ASA's website at: <https://www.asa.org.uk/rulings/world-first-uk-ltd-a15-299259.html>.

We can also confirm that there is no formal agreement to that effect, and that the MoU of 2014, which we previously provided you with the link to, is the only MoU in place between the ASA and FCA.

Yours sincerely

**Information Disclosure Team**

