

Email: foi@fca.org.uk

[By Email]

20 November 2018

Our Ref: FOI6061

Dear

Freedom of Information : Right to know request

Thank you for your request, under the Freedom of Information Act 2000 (the Act) for the following information:

"Where can I get the information about the whole list of banks involved in PPI mis-selling? and which bank got fined or need to pay refund the money for the consumers most? "

Your request has now been considered and we confirm we hold information that falls within the scope of your request. In considering your request we have interpreted your request as asking for a list of all firms involved in PPI mis-selling, a list of firms fined for by the FCA and its predecessor organisation the FSA and a list of firms which paid the most money in the form of redress.

The FCA and its predecessor organisation the FSA publish details of those firms where we have taken action for PPI selling failures or complaints handling failures on their website and the below table provides link to the final notices which set out the amount each firm was fined:

Number	Firm	Link to final notice
1	Regency	http://www.fsa.gov.uk/pubs/final/regency.pdf
2	Loans.co.uk	http://www.fsa.gov.uk/pubs/final/loanscouk.pdf
3	Capital Mortgage Connections	http://www.fsa.gov.uk/pubs/final/cmcc.pdf
4	Home & Country Mortgages	http://www.fsa.gov.uk/pubs/final/hcml.pdf
5	EW Motor Group	http://www.fsa.gov.uk/pubs/final/ewmg_19dec06.pdf
6	Redcats	http://www.fsa.gov.uk/pubs/final/redcats_20dec06.pdf

7	GE Capital Bank	http://www.fsa.gov.uk/pubs/final/gecb.pdf
8	Capital One	http://www.fsa.gov.uk/pubs/final/capital_15feb07.pdf
9	Cathedral	http://www.fsa.gov.uk/pubs/final/cathedral_26feb07.pdf
10	Chapel Finance Ltd	http://www.fsa.gov.uk/pubs/final/garlick_28mar07.pdf
11	Hadenglen	http://www.fsa.gov.uk/pubs/final/hadenglen_6sep07.pdf
12	Homebuyer Securities Ltd	http://www.fsa.gov.uk/pubs/final/homebuyer_securities.pdf
13	HFC Bank	http://www.fsa.gov.uk/pubs/final/hfc_bank.pdf
14	Land of Leather Ltd	http://www.fsa.gov.uk/pubs/final/LandofLeather.pdf http://www.fsa.gov.uk/pubs/final/Paul_Briant.pdf
15	Liverpool Victoria	http://www.fsa.gov.uk/pubs/final/liverpool_victoria.pdf
16	George White Motors	http://www.fsa.gov.uk/pubs/final/george_white_21aug08.pdf
17	GK Group	http://www.fsa.gov.uk/pubs/final/gk_group_21aug08.pdf
18 + 19	Ringways Garage (Leeds) Ringways Garage (Doncaster)	http://www.fsa.gov.uk/pubs/final/ringways_garages_21aug08.pdf http://www.fsa.gov.uk/pubs/final/ringways_garages_21aug08.pdf
20	Park's of Hamilton	http://www.fsa.gov.uk/pubs/final/parks_of_hamilton_21aug08.pdf
21	Alliance & Leicester	http://www.fsa.gov.uk/pubs/final/alliance_leicester.pdf
22	Egg	http://www.fsa.gov.uk/pubs/final/egg.pdf
23	Swinton Insurance	http://www.fsa.gov.uk/pubs/final/swinton.pdf
24	UK Car Group	http://www.fsa.gov.uk/static/pubs/final/uk-car-group.pdf
25	Co-operative Bank	https://www.fca.org.uk/publication/final-notice/co-op.pdf
26	Lloyds Banking Group	https://www.fca.org.uk/publication/final-notice/lloyds-banking-group.pdf
27	Clydesdale Bank Plc	https://www.fca.org.uk/publication/final-notice/clydesdale-bank-plc-2015.pdf
28	Lloyds Banking Group	https://www.fca.org.uk/publication/final-notice/lloyds-banking-group-2015.pdf
29	CT Capital Ltd	https://www.fca.org.uk/publication/final-notice/ct-capital-limited.pdf

However, we are unable to disclose the list of firms involved in PPI mis-selling to you. This is because it has been received by the FCA for the purpose of carrying out its

regulatory function under the Financial Services and Markets Act 2000 ("FSMA"). Therefore, it is exempt from disclosure under section 44 (Prohibitions on disclosure) of the Act for the reasons set out in Annex A.

Finally, with regards to which firms needed to pay redress to consumers, other than information contained within the above final notices we cannot provide this information to you as it too has been received by the FCA for the purpose of carrying out its regulatory function under the Financial Services and Markets Act 2000 ("FSMA"). Therefore, it is exempt from disclosure under section 44 (Prohibitions on disclosure) of the Act for the reasons set out in Annex A.

Yours sincerely

Information Disclosure Team

Your right to complain under the FoI Act

If you are unhappy with the decision made in relation to your request, you have the right to request an internal review. If you wish to exercise this right you should contact us within three months 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 at Information Commissioner's Office, Wycliffe House, Water Lane, Wilmslow, Cheshire SK9 5AF. Telephone: 01625 545 700. Website: www.ico.org.uk

Annex A

- **Section 44 (Prohibitions on disclosure)**

Section 44 provides that information is absolutely exempt if its disclosure (otherwise than under the Act) is prohibited by or under any enactment. Section 348 of the FSMA restricts the FCA from disclosing "confidential information" it has received except in certain limited circumstances (none of which apply here).

Confidential information for these purposes is defined as information which relates to the business or other affairs of any person and which was received by the FCA for the purposes of or in the discharge of its functions under FSMA and which is not in the public domain.

Disclosure of any such confidential information in breach of section 348 of FSMA is a criminal offence. As none of the limited circumstances in which s348 of FSMA does permit disclosure applies here the FCA is prohibited from disclosing this information to you and the exemption conferred by section 44 of the Act applies.

Section 44 confers an absolute exemption which means that, if it is engaged, the Act does not require us to consider whether the public interest in disclosing the information outweighs the public interest in maintaining the exemption.