

Email: foi@fca.org.uk

(By email)

30 April 2019

Our Ref: FOI6365

We refer to your request on 29 March 2019 under the Freedom of Information Act 2000 ("the Act") for the following information:

"Please can you advise if the FCA holds any data on the length of particular mortgage products consumers are taking out (eg. 2y, 3y, 5y, etc). You already publish data on whether these products are fixed or variable but I am interested in understanding the length of time consumers are fixing or locking in for.

If this data is held, please can the FCA provide a breakdown of 2y and 5y mortgage products by postcode district for the period Q1 2014 through to Q4 2018.

For each year please can the data be broken down by quarter splitting out the sales by postcode district."

Your request has now been considered.

We can confirm that we hold information that falls within the scope of your request and this is provided in the attached spreadsheet.

However, for the reasons outlined below, we are unable to provide a small amount of information to you as disclosure could breach the General Data Protection Regulation 2018 (EU) 2016/679 (GDPR). Therefore this information is exempt from disclosure under section 40 (Personal data) of the Act. For a detailed explanation as to why this exemption applies please refer to Annex A below.

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 40 working 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 at Information Commissioner's Office, Wycliffe House, Water Lane, Wilmslow, Cheshire SK9 5AF. Telephone: 01625 545 700. Website: www.ico.org.uk

Yours sincerely

Information Disclosure Team
Financial Conduct Authority

Annex A

- **Section 40 (Personal data)**

To the extent that the information that we hold contains personal data about individuals, section 40(2) of the Act provides that any information to which a request for information relates is also exempt information if (a) it constitutes personal data (of which the applicant is not the data subject) and (b) either the first or second condition (set out at sections 40(3) and (4) of the Act) is satisfied.

We have applied this exemption because the first condition (as stated in section 40 of the Act) is satisfied in this case as the information requested comprises the personal data of individuals other than yourself which, if disclosed, would breach one or more of the Principles in the General Data Protection Regulation (EU) 2016/679. The individuals concerned have not given consent for their personal data to be made public and the release of such information may be detrimental to the individuals themselves.

In this case, where postcode districts exist with five or fewer sales, we have redacted the information to ensure that individuals could not be identified.

This is an "absolute" exemption, and so it is not necessary to balance the public interest for and against disclosing the information.