

27 August 2020  
Our Ref: FOI7505

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

Thank you for your email dated 30 July 2020, in which you have asked for:

*"Could you please provide me with a spreadsheet containing the no. and value of HCSTC/payday loans for each calendar day in Q2 2020."*

We have processed your email in line with the provisions of the Freedom of Information Act 2000 (FOIA) and the information can be found in the attached document.

When reviewing the data, please note that we hold product sales data (PSD) in relation to credit agreements entered into by regulated firms which meet the definition of [high-cost short-term credit](#) (HCSTC). These PSD cover single and multiple instalment loans which meet the HCSTC definition, and have been used to produce this response.

The PSD content used reflects the data as submitted to us by firms. Firms submit PSD on a quarterly basis, providing us with details of the loans they originated in the quarter concerned. The dataset used for this analysis covers the period from 1 January 2020 to 30 June 2020.

We have included the latest data for Q1 2020 which has been updated to reflect submissions made since your previous request.

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

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

Yours sincerely

Information Disclosure Team