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[via email]

Xx November 2015

Our Ref: FOI4287

Dear Sir/ Madam

Freedom of Information : Right to know request

Thank you for your request under the Freedom of Information Act 2000 (the Act), for information about FCA Debt Collection Guidance. For full details of your request please refer to the Annex.

Your request has now been considered and the relevant information is below.

For point 1, the FCA Handbook contains the rules and guidance that apply to debt collecting. These are contained in chapter 7 of the consumer credit conduct rules (CONC). You can view chapter 7 of CONC [here](#).

For point 2, we do not issue codes of conduct; however the conduct rules and guidance relating to debt collecting can be found in chapter 7 of CONC in our Handbook, as per the above point.

For point 3, the FCA does not hold this document as it was produced by the Credit Services Association (CSA) with input from the previous regulator, the Office of Fair Trading (OFT) and does not form part of the FCA's regulatory regime for consumer credit. It is available on the CSA's website [here](#).

If you have any queries then please contact me.

Yours sincerely

Information Access Team

Annex

Request received on 9 November 2015:

"The DVLA require parking companies to abide by "FCA Debt Collection Guidance" issued by the Financial Conduct Authority. The exact wording of the requirement in their contract with parking companies is as follows:

FCA Debt Collection Guidance" means any guidance and/or codes of practice issued by the Financial Conduct Authority from time to time for businesses engaged in the recovery of consumer credit debts, including the guidance document entitled "Use, format and content of standard debt collection letters" produced by the Credit Services Association and in association with the Office of Fair Trading and is available on the FCA website.

1) Please supply copies of all current guidance issued by the Financial Conduct Authority for businesses engaged in the recovery of consumer credit debts.

2) Please supply copies of all current codes of practice issued by the Financial Conduct Authority for businesses engaged in the recovery of consumer credit debts.

3) I have located the copy of the guidance document entitled "Use, format and content of standard debt collection letters" elsewhere, but cannot find it on your website. Please provide a link to this document or detail how a consumer can find it on your website."