



Ministry of Defence

Ministry of Defence
Main Building
Whitehall
London SW1A 2HB
United Kingdom
Telephone : +44 (0)20 721 89000

Our Reference: [REDACTED]
[REDACTED]
[REDACTED]

Dear [REDACTED],

Thank you for your e-mail to the Ministry of Defence (MOD) dated [REDACTED] in which you requested the following information:

1. According to your website the Armed Forces Covenant team have been "working with Credit Reference Agencies to ensure that Service people are not disadvantaged by mobility requirements in accessing credit".
2. Please provide any documents, including emails and minutes of meetings relating to negotiations with these Credit Reference Agencies.
3. Clearly outline what work has been carried out in relation to "working with Credit Reference Agencies to ensure that Service people are not disadvantaged by mobility requirements in accessing credit"
4. Please confirm which Credit Reference Agencies you are working with/have worked with. Provide details of any responses from these agencies.

I am treating your correspondence as a request for information under the Freedom of Information Act (FOI) 2000.

A search for the information has now been completed within the Ministry of Defence (MOD), and I can confirm that the MOD does hold some information within the scope of your request; this is provided in Annexes A, B, C and D which are attached to this e-mail.

If you are not satisfied with this response or you wish to complain about any aspect of the handling of your request, then you should contact me in the first instance. If informal resolution is not possible and you are still dissatisfied then you may apply for an independent internal review by contacting the Information Rights Compliance team, 1st Floor, MOD Main Building, Whitehall, SW1A 2HB (e-mail CIO-FOI-IR@mod.uk). Please note that any request for an internal review must be made within 40 working days of the date on which the attempt to reach informal resolution has come to an end.

If you remain dissatisfied following an internal review, you may take your complaint to the Information Commissioner under the provisions of Section 50 of the Freedom of Information Act. Please note that the Information Commissioner will not investigate your case until the MOD internal review process has been completed. Further details of the role and powers of the Information Commissioner can be found on the Commissioner's website, <http://www.ico.org.uk>.

Yours sincerely,
Defence People