

9 September 2022

Dear

**Complaint in respect of Request for Information – reference ATISN 16465**

Thank you for your letter of 15 August. I have been asked to review the Welsh Government ATISN 16465 response dated 10 August concerning the development of a strategy for credit unions in Wales. In doing so I have interviewed officials involved in credit union policy and those responsible for drafting previous responses. In addition, I have undertaken a document review of the correspondence between yourself and Welsh Government credit union policy officials.

The first part of your original request of 13 July requested copies of the recorded information we hold that details progress made against the 12 actions contained in the revised Credit Union of Wales (CUoW) Strategy. The Welsh Government requires evidence of the work to progress the actions identified in the Credit Union Strategy, which include considering social impact, increasing credit union visibility, working with Welsh Government and the Money and Pension Service (MaPS) to improve financial inclusion and wellbeing, building financial resilience through the promotion of payroll savings and supporting credit unions to achieve growth in savings and loans. In this regard I do consider the response in paragraph one of ATISN 16465 to be inadequate. I have requested that officials conduct a trawl for the recorded information we hold that demonstrates progress against relevant outcomes, subject to any exemptions that may apply. We will aim to complete this exercise and respond to you with all relevant information by the end of this week, Friday 16<sup>th</sup> September.

The second part of your request of 13 July, asked whether the Welsh Government required the revised Strategy to be for all credit unions in Wales. As this is asking for a Yes or No answer, I do not believe this to be a valid FoI request (it is not asking for recorded information, per se). Although not a valid FoI request, colleagues answered this question. The response confirms that whilst we would have liked the Strategy to be for all credit unions, there was no requirement for all credit unions to sign up to the Strategy. I consider this response to be accurate.

If you remain dissatisfied with this response you also have the right to complain to the Information Commissioner at:

Information Commissioner's Office  
Wycliffe House  
Water Lane  
Wilmslow  
Cheshire  
SK9 5AF

Tel: 01625 545 745  
Fax: 01625 524 510  
Email: [casework@ico.gsi.gov.uk](mailto:casework@ico.gsi.gov.uk)

Also, if you think that there has been maladministration in dealing with your request, you have the option to make a complaint to the Public Services Ombudsman for Wales who can be contacted at:

Public Services Ombudsman for Wales  
1 Ffordd yr Hen Gae  
Pencoed  
Bridgend  
CF35 5LJ

Telephone: 0845 6010987 (local rate)  
Email: [ask@ombudsman-wales.org.uk](mailto:ask@ombudsman-wales.org.uk)

I will now address some of the further points in your letter which do not concern information held by the Welsh Government but raise concerns and questions.

In your paragraph two regarding the credit union sector, I agree that any monitoring or reporting that the CUoW produce should be regarded as representing that particular group only, and not the whole credit union movement in Wales. I do not consider that there is an implication that Credit Unions of Wales is representative of all credit unions in Wales.

With regard to the points made in paragraph three of your letter, I would refer you to the response in paragraph one above.

I note your comments in paragraph four. This is a matter for the credit unions in Wales and not a matter for Welsh Government.

Yours sincerely,

Nigel Moss  
Head of Financial and Digital Inclusion  
Welsh Government