



Information Governance Team

Postal Address:
Coventry City Council
PO BOX 15
Council House
Coventry
CV1 5RR

www.coventry.gov.uk

E-mail: infogov@coventry.gov.uk

Phone : 024 7697 5408

02 October 2020

Dear Sir/Madam.

**Freedom of Information Act 2000 (FOIA)
Request ID: REQ07600**

Thank you for your request for information relating to credit check companies.

You have requested the following information:

- 1. Do you have an contract in place to purchase credit checks, or a purchase history from any of the following credit reference agencies? (Call Credit/TransUnion, Equifax, Experian or Other(Please specify))**

Yes.

If so, can you please provide the following information.

- 2. Date that your agreement expires?**

28 February 2021

- 3. Quantity of Credit Checks Purchased?**

7,000

- 4. Cost of Credit checks? Ideally cost per credit check**

In regards to the costs, it is confirmed that the Council does hold information pursuant to your request. However, it is our view that the information is exempt from disclosure under Section 43(2) – Commercially Sensitive Information. Section 43(2) exempts information

from disclosure where disclosure of that information would, or would be likely to, prejudice the commercial interests of any person (an individual, a company, the public authority itself or any other legal entity).

It is the Council's position that the third-party providers and its own commercial interests would be prejudiced and/or would be likely to be prejudiced by the disclosure of the requested information.

Once the information is disclosed this means that it will be in the public domain and it could not only be used by the requester but also any other providers in a similar market.

Arguments in favour of disclosure.

- Promote accountability and transparency for the Council's decisions and in its spending of public money.
- Assist the public to understand and challenge our decisions.
- Inform the public of the activities carried out on their behalf, allowing for more user involvement and collaborative decision making.
- Enable the public to better scrutinise the public monies spent

Arguments against disclosure.

- There is a public interest in allowing public authorities to withhold information which if disclosed, would reduce providers' ability to compete in a commercial environment.
- The successful providers operate in a competitive market. If prejudicing the commercial interests of the successful providers in the market would distort competition in that market, this in itself would not be in the public interest.
- There is a public interest in protecting the commercial interests of individual companies and ensuring they are able to compete fairly.
- Disclosure of information may cause unwarranted reputational damage or loss of confidence in the Council.
- Revealing information such as a pricing mechanism can be detrimental to a provider's commercial interest. If an organisation has knowledge of a provider's business model, it can exploit this for its own commercial interest. This would also have a detrimental impact on the Council on other contracts and procurements by distorting the market, for the reasons stated above.

Having taken into account the arguments for and against disclosure, the Council has decided that the public interest in this case is best served by maintaining the exemption under section 43(2) FOIA and by not disclosing the information requested.

5. What activities/services use these credit checks?

Council tax, business rates and housing benefit overpayments.

6. Can you please outline how the results from these credit checks are generally stored by the council. For example are they in PDF format, or does your supplier have a software platform that you log into?

The results are stored on an online portal which can be downloaded as a PDF.

7. Finally, can you please inform me if you use credit checks to verify Single Person Discount claims for Council Tax? If so, is this done internally by the council, or do you outsource this work to a third party?

Yes, this is outsourced to Capita.

The supply of information in response to a freedom of information request does not confer an automatic right to re-use the information. You can use any information supplied for the purposes of private study and non-commercial research without requiring further permission. Similarly, information supplied can also be re-used for the purposes of news reporting. An exception to this is photographs. Please contact us if you wish to use the information for any other purpose.

For information, we publish a variety of information such as: [FOI/EIR Disclosure Log](#), [Publication Scheme](#), [Facts about Coventry](#) and [Open Data](#) that you may find of useful if you are looking for information in the future.

If you are unhappy with the handling of your request, you can ask us to review our response. Requests for reviews should be submitted within 40 days of the date of receipt of our response to your original request – email: infogov@coventry.gov.uk

If you are unhappy with the outcome of our review, you can write to the Information Commissioner, who can be contacted at: Information Commissioner's Office, Wycliffe House, Water Lane, Wilmslow, Cheshire, SK9 5AF or email casework@ico.org.uk.

Please remember to quote the reference number above in your response.

Yours faithfully

Information Governance