



Making Northern Ireland Safer For Everyone Through Professional, Progressive Policing

FREEDOM OF INFORMATION REQUEST



Request Number: F-2008-04294

Keyword: Crime

Subject: MORTGAGE FRAUD

Request:

a) The number of cases of mortgage fraud you have investigated in the following periods:

- 01 Sept 07 - 31 Aug 08

- 01 Sept 06 - 31 Aug 07

b) The number of investigations that have led to charges being brought

**c) The number of these cases that are linked, or thought to be linked, to criminal gangs and organised crime.
Mortgage Fraud**

Answer:

The Police Service Northern Ireland (PSNI) does not collate the requested information centrally; contact would have to be made with each Detective in the PSNI, in addition to those who have retired in the timeframes proposed, to collate the information you have requested.

Therefore the costs involved in such a large manual collation of information would exceed the "appropriate limit" as stated in the Freedom of Information Regulations 2004, which is currently set by the Secretary of State at £450.

In accordance with the Freedom of Information Act 2000, this letter should be considered as a Refusal Notice, and the request has therefore been closed.

You may wish to submit a refined request in order that the cost of complying with your request may be facilitated within the 'appropriate limit'. Submission of a refined request would be treated as a new request, and considered in accordance with the Freedom of Information Act 2000, including consideration of relevant Part II exemptions. In addition information in relation to question c would be subject to the arguments, which support the use of the Neither Confirm nor Deny sub sections of the relevant Part II exemptions.

If you have any queries regarding your request or this decision please do not hesitate to contact 028 9070 0164. When contacting the Freedom of Information Team, please quote the reference number listed at the beginning of this email.

If you are dissatisfied in any way with the handling of your request, you have the right to request a review. You should do this as soon as possible, or in any case within two months of the date of issue of this letter. In the event that you require a review to be undertaken, you can do so by writing to the Head of Freedom of Information, PSNI Headquarters, 65 Knock Road, Belfast, BT5 6LE or by emailing foi@psni.pnn.police.uk.

If following an internal review, carried out by an independent decision maker, you were to remain dissatisfied in any way with the handling of the request you may make a complaint, under Section 50 of the Freedom of Information Act, to the Information Commissioner's Office and ask that they investigate whether the PSNI has complied with the terms of the Freedom of Information Act. You can write to the Information Commissioner at Information Commissioner's Office, Wycliffe House, Water Lane, Wilmslow, Cheshire, SK9 5AF. In most circumstances the Information Commissioner will not investigate a complaint unless an internal review procedure has been carried out, however the Commissioner has the option to investigate the matter at his discretion.

Please be advised that all PSNI replies under Freedom of Information will be released simultaneously into the public domain via our website @ www.psni.police.uk.

Personal details in respect of your request have, where applicable, been removed to protect confidentiality.