

Chief Constable
Chief Constable Robert Carden
Police Headquarters
Carleton Hall Penrith,
Cumbria
CA10 2AU



4th October 2024

Dear

FREEDOM OF INFORMATION REQUEST – FOI 886/24 BANKING PROTOCOL

I refer to your request for information received by Cumbria Constabulary on 2nd October 2024.
I note you seek access to the following information:

I need to know when the Banking Protocol came into effect in the Cumbria police region.

Specifically, I need to know the date from which banks had the ability to contact Cumbria police under the Banking Protocol, to report an incident of suspected fraud in progress in branch, in order to obtain an immediate police response.

Your request for information has now been considered and I can confirm Cumbria Constabulary does hold information relevant to your request however, I am not obliged to disclose this to you as the information is already in the public domain.

Section 21(1) of the Freedom of Information Act states that information which is reasonably accessible to the applicant..... is exempt information.

This section is an absolute, class-based, exemption which means there is no requirement to evidence the harm that would be caused by releasing the information and nor is there a requirement to assess whether the public interest considerations in favour of not disclosing the information outweigh the considerations in favour of its release.

In accordance with Section 17(1) of the Freedom of Information Act this letter acts as a Refusal Notice for your request, by virtue of Section 21(1) of the Act.

Notwithstanding the above, in accordance with the duty to provide advice and assistance to an applicant I can advise you the information you seek can be found within an article about this Constabulary's involvement in the Banking Protocol, on the ITV News website.

For your convenience, I have below provided a link to the article which contains information about the introduction of the Protocol in Cumbria.

[New bank scheme prevents more than £100,000 of fraud | ITV News Border](#)



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Complaint Rights

Your attention is drawn to the attached sheet, which details your right of complaint.

I would like to take this opportunity to thank you for your interest in Cumbria Constabulary.



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