

Request Reference: 113-17

Date of Response: 19/07/2017

Request

- 1) *Complaints data from 2014 to present - an update on the data requested 13/02/2017 to bring it up to the most recent as possible.*
- 2) *Student loan over-repayment refunds data, financial years 2011-12 to 2016-17 (as recent as possible). An update on request from 30/09/2016, bringing data up to the present."*

Response

Complaints data

This part of your request has been interpreted as an update to the FOI response **issued** on 13/02/2017 covering complaints data from 2004 to 2016 and which is published on SLC's FOI Disclosure Log at <http://www.slc.co.uk/freedom-of-information/freedom-of-information-disclosures.aspx> under FOI request 09-17.

As the data released as part of this response covers financial years 2014-15 and 2015-16 in full, this information is considered exempt from disclosure under section 21(1) as it is reasonably accessible to you by other means.

As the data for financial year 2016-17 only covered a partial year, from April to December 2016, please refer to the attached spreadsheet for the full financial year 2016-17, and financial year 2017-18 from April 2017 to May 2017, for an update to the previously released data. Please note that the "contact" category has been updated since the previous data was disclosed in February 2017, and has been split into Processing and Repayment.

Over-repayment refunds data

This part of your request has been interpreted as an update to the data disclosed on 30/09/2016 under FOI request 108-16 which is published on SLC's FOI Disclosure Log at <http://www.slc.co.uk/freedom-of-information/freedom-of-information-disclosures/foi-disclosure-log-2016.aspx>. Please refer to the attached spreadsheet for an update to this data to include financial year 2016-17.

In addition to the caveats noted at the bottom of the table, please note the following by way of background information:

- in order to reduce the number of over-repayments made by borrowers, the Prevent Over-Repayment ("POR") scheme was set up in December 2009. This allows borrowers coming to the end of their loan repayment term to switch from salary deductions to repaying by Direct Debit ("DD") directly to SLC. Once a borrower is accepted onto the POR scheme, when their loan is repaid the DD will end automatically, thus avoiding an over-repayment.

- SLC receive tax files annually from HMRC, from around June onwards following the end of each tax year. These tax files confirm repayments taken by borrower's employer(s). Over-repayments are identified by either the borrower's tax file being received from HMRC or the borrower contacting SLC.
- SLC will pro-actively contact borrowers to advise them they have over-repaid their loan. However, SLC cannot make a refund for an over-repayment until a borrower confirms their current bank details.
- when the student loan repayment information is applied to a borrower's account, if there is a credit balance on the account, this is when any over-repayment is identified, and it will result in a borrower requiring a refund.
- the gap between repayments being taken and the information reaching SLC means some borrowers nearing the end of their repayments are likely to overpay if they do not switch to the POR scheme. This is an inevitable result of the student loan repayment system.