

8 January 2026

FOI Ref 22240

Request - You asked us the following:

I refer to the Freedom of Information Act response published by Staffordshire Police on 5 November 2025, FOI Ref 22032, concerning the seizure of a vehicle described as “stolen” and stated to be owned by a finance company.

<https://carcrime.uk/251105-staffs-police-financed-vehicle-foia/>

That response records that Staffordshire Police hold no policy in relation to:

- stolen vehicle reporting from finance companies;
- the scope of action that can be taken in such cases;
- financial reporting supporting the recovery of vehicles on behalf of finance companies; and
- any relevant national police policy.

Given the public interest in the lawful basis on which police seize vehicles, particularly where ownership is claimed by finance companies and third parties may be affected, I seek clarification as to how such matters are approached in practice.

This request does not seek personal data about any individual.

Information requested

1. Fraud vs theft classification

Please provide any recorded information, guidance, policy, decision-making framework, or training material held by Staffordshire Police that addresses how officers distinguish between:

- o vehicles reported as stolen, and
- o vehicles obtained, retained, or disputed by fraud (including hire-purchase, PCP, lease, or conditional sale arrangements),

particularly where a finance company asserts ownership or title.

2. Authority to seize vehicles claimed by finance companies

Please provide any recorded information setting out:

- o when Staffordshire Police consider it appropriate to seize a vehicle claimed by a finance company, and
- o when it may be left in the possession of a third party (for example, an innocent purchaser), including where such considerations are contained within broader property, seizure, or evidence-handling policies.

3. Identification of the finance company (non-personal data)

In relation to the circumstances underlying FOI Ref 22032, please confirm:

- o whether Staffordshire Police hold recorded information identifying the finance company asserting ownership of the vehicle, and
- o if so, whether that company was a member of the Finance & Leasing Association (FLA) or subject to any recognised reporting arrangement with police.



4. External guidance or reliance

Please provide any recorded information showing reliance upon, or referral to, guidance, direction, or expectations from external bodies, including but not limited to:

- o the National Police Chiefs' Council (NPCC),
- o the National Vehicle Crime Intelligence Service (NaVCIS),
- o finance-industry bodies

in circumstances where Staffordshire Police hold no force-specific policy.

5. Accuracy of crime recording

Please provide any recorded information explaining how Staffordshire Police ensure that vehicles obtained by fraud are not incorrectly recorded or treated as "stolen", including any review or correction mechanisms where categorisation is later found to be inaccurate.

Clarifications

- If no information is held in respect of any part of this request, please confirm this explicitly.
- If information is withheld, please specify the exemption(s) relied upon and explain why they apply.

Staffordshire Police (SP) received your request on 15/12/2025 and have processed this under the Freedom of Information Act (FOIA).

Staffordshire Police's response to your enquiry is as follows:

SP holds some of the requested information.

- 1. Fraud vs theft classification
 - o Please provide any recorded information, guidance, policy, decision-making framework, or training material held by Staffordshire Police that addresses how officers distinguish between: vehicles reported as stolen, and – **No information held.**
 - o vehicles obtained, retained, or disputed by fraud (including hire-purchase, PCP, lease, or conditional sale arrangements), particularly where a finance company asserts ownership or title. – **No information held.**

- 2. Authority to seize vehicles claimed by finance companies

Please provide any recorded information setting out:

- o when Staffordshire Police consider it appropriate to seize a vehicle claimed by a finance company, and – **No information held.**
- o when it may be left in the possession of a third party (for example, an innocent purchaser), including where such considerations are contained within broader property, seizure, or evidence-handling policies. – **No information held.**

- 3. Identification of the finance company (non-personal data)

In relation to the circumstances underlying FOI Ref 22032, please confirm:

- o whether Staffordshire Police hold recorded information identifying the finance company asserting ownership of the vehicle, and – **Neither confirm nor deny, Section 40.**

o if so, whether that company was a member of the Finance & Leasing Association (FLA) or subject to any recognised reporting arrangement with police. – **Neither confirm nor deny, Section 40.**

- 4. External guidance or reliance
Please provide any recorded information showing reliance upon, or referral to, guidance, direction, or expectations from external bodies, including but not limited to:
 - o the National Police Chiefs' Council (NPCC), - **No information held.**
 - o the National Vehicle Crime Intelligence Service (NaVCIS), - **No information held.**
 - o finance-industry bodies - **No information held.**in circumstances where Staffordshire Police hold no force-specific policy.
- 5. Accuracy of crime recording
Please provide any recorded information explaining how Staffordshire Police ensure that vehicles obtained by fraud are not incorrectly recorded or treated as “stolen”, including any review or correction mechanisms where categorisation is later found to be inaccurate. - **No information held.**

SP can neither confirm nor deny that it holds the information you requested for question 3. As it believes that the duty under s1(1)(a) of the Freedom of Information Act 2000 (the duty to confirm whether the public authority holds information of the specified description) does not apply.

The following exemption has been applied:

In accordance with Section 17(1) of the Freedom of Information Act, this letter represents a refusal notice for parts of this request.

- Section 40(5) Personal Information

Section 40(5) is an absolute exemption which means that there is no need to quantify the harm that may arise from the disclosure; neither is it subject to a public interest test.

To release personal or third-party information that may or may not be held by SP, would breach the data protection principles; namely –

- Data is lawfully and fairly processed.
- Processed in line with an individual's rights.
- Data is secure.

Personal and third-party information cannot be released under the Freedom of Information Act.

Disclosure under Freedom of Information is a release of information to the world in general and not an individual applicant.

Please be advised that all Freedom of Information request responses are published on the SP website although personal details are not included.



STAFFORDSHIRE
POLICE

Advice and assistance

Section 16 of the Act places an obligation upon the Authority to provide advice and assistance, to comply with this obligation please see below.

Please note that the FOI Act 2000 only extends to requests for recorded information. It does not require public authorities to create information to answer questions generally; only if the information is already held in recorded form. The Act does not extend to requests for information about policies or their implementation, or the merits or demerits of any proposal or action - unless, of course, the answer to any such request is already held in recorded form.

Freedom of Information Request Appeals Procedure

Please note, this FOI request has already been reviewed by the Information Access Team Management.

If you are not content with the handling of this Freedom of Information request, you may apply directly to the Information Commissioner to investigate. The Information Commissioner can be contacted via the following details:

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

ICO Website for complaints link: [FOI and EIR complaints | ICO](#)

Freedom of Information
Information Access Team