

Reference: 01971897

Information Requests
information.requests@ofcom.org.uk

7 April 2025

Dear,

Freedom of Information request: Right to know request

Thank you for your request for information about Post Office and Royal Mail financial services.

We received this request on 11 March 2025 and we have considered your request under the Freedom of Information Act 2000.

Your request

*“From 1 January 2020 through 1 January 2025
The Post Office and Royal Mail offer financial services in United Kingdom.
Does Ofcom regulate Post Office offered financial Services in UK ?”*

On 12 March 2025 you clarified:

*“Post Office and Royal Mail
Can permit a customer inside a UK Post Office
to withdraw money from UK bank account (cash),
buy a postal order, post postal order to a UK or foreign destination....
My focus would be on insurance sale by Post Office and Royal Mail
in relation to insured parcels and letters sent by
Royal Mail and Post Office.”*

Our response

In response to your request, we do not regulate the actions of the Post Office or any financial services.

The Post Office exists as a separate entity to Royal Mail and is currently supervised by the Government, specifically the Minister for Services, Small Business and Exports within the Department for Business and Trade.

Ofcom is responsible for the regulation of Royal Mail; however, Royal Mail do not offer any financial services which we are responsible for regulating. Any financial services offered in the UK would be regulated by the Financial Conduct Authority.

I hope this information is helpful. If you have any further queries, then please send them to information.requests@ofcom.org.uk – quoting the reference number above in any future communications.

Yours sincerely,

Information Requests

Request an internal review

If you are unhappy with the response you have received to your request for information, or think that your request was refused without a reason valid under the law, you may ask for an internal review. If you do, it will be subject to an independent review within Ofcom. We will either uphold the original decision, or reverse or modify it.

If you would like to ask us to carry out an internal review, you should get in touch within two months of the date of this letter. There is no statutory deadline for us to complete our internal review, and the time it takes will depend on the complexity of the request. But we will try to complete the review within 20 working days (or no more than 40 working days in exceptional cases) and keep you informed of our progress. Please email the Information Requests team (information.requests@ofcom.org.uk) to request an internal review.

Taking it further

If you are unhappy with the outcome of our internal review, then you have the right to [complain to the Information Commissioner's Office](#).