



**The FCA's response to the  
Complaints Commissioner's Report**

**FCA00141**

**Published on 10 June 2016**

**We have considered the final report of the Complaints Commissioner on complaint FCA00141.**

**The FCA accepts the Commissioner's findings and accepts the recommendation. The FCA has apologised to the complainant and is arranging the ex gratia payment. The FCA will also consider whether existing rules and principles are sufficiently clear to consumers.**