

**The FCA's response to the
Complaints Commissioner's Final Decision on Case
FSA01616
Published 17 December 2014**

We have considered the Complaints Commissioner's Final Decision on complaint FSA01616. The Commissioner partially upheld this complaint against the Authority and made a number of recommendations. We comment as follows.

With regard to the Commissioner's first recommendation, in our decision letter of 15 August 2014, we apologised to the complainant for the incorrect information he received from the CCC and offered him an *ex gratia* payment of £1,000. We are pleased to see that the Commissioner agrees with this outcome and we shall pay the complainant £1,000.

We note that in the Commissioner's second recommendation we have been asked to review the CCC training to ensure that call handlers understand what protection is offered to consumers. Our CCC training has been reviewed in light of this case and found to be correct and fit for purpose. It is unfortunate that the complainant received incorrect information but that this appears to have been as a result of an error by the call handler involved. The call handler in this case misunderstood the issue the complainant was raising and subsequently did not follow the briefing on how to handle this type of call. The call handler has been provided with feedback regarding their handling of this situation and therefore we feel confident that this issue has been addressed.

The Commissioner's third recommendation asks that a further *ex gratia* payment be made to the complainant, in the event that he provides the FCA with appropriate documentary evidence. We accept the Commissioner's final recommendation.