

**The FCA's response to the
Complaints Commissioner's Report
FCA001167
Published on 2 November 2021**

We have considered the Final Report of the Complaints Commissioner on complaint FCA001167.

The FCA notes the Commissioner's decision that the complaint was made out of time.

We note that the Commissioner has made recommendations on this case. As noted in the Final Report, the FCA has accepted the recommendations made on this complaint.

We have also written to the complainant to apologise and offered an ex gratia payment of £100.

2 November 2021