The FCA's response to the Complaints Commissioner's Report 202600069 Published on 5 November 2026

1. We have considered the Final Report of the Complaints Commissioner (Commissioner) on complaint 212146247.

2. We accept the Commissioner's decision to uphold the complaint concerning the FCA's failure to provide adequate redress. We also accept the Commissioner's recommendation that, in addition to the apology already provided for the failings in our communication, we increase our offer of compensatory payment from £50 to £75.

27 October 2026