

**The FCA's response to the
Complaints Commissioner's Report 202500525
Published on 19 March 2026**

We have considered the Complaints Commissioner's (the Commissioner) Final Report.

We apologise to the complainant for any distress caused by incorrectly assuming they had signed an Occupier's Consent when the mortgage was taken out.

The Commissioner indicates she is considering raising the issue of Financial Ombudsman Service (Financial Ombudsman) eligibility with the FCA. The rules that determine whether the Financial Ombudsman has jurisdiction over a complaint are set out in the FCA's Handbook. Any amendment to our Handbook would require us to consult and we do not have plans to do so on this matter. The current rules align with the intention in the law - that the Financial Ombudsman should handle disputes between regulated firms and their customers.

We are focussed on modernising the redress framework. We and the Financial Ombudsman [consulted](#) (CP25/22) on proposals to do so in 2025. This follows a Call for Input in November 2024 and a Treasury consultation in July 2025.

19 March 2026