

**The FCA's response to the
Complaints Commissioner's Report 202500272
Published on 15 October 2026**

1. We have considered the Final Report of the Complaints Commissioner (Commissioner) on complaint 211588789.
2. The Commissioner's Final Report provides valuable learning for the FCA on accessibility and the provision of reasonable adjustments. It identifies areas where we could have provided better support to the complainant and opportunities to improve the experience of consumers and service users when engaging with the FCA.
3. We recognise the importance of enabling consumers and service users to access our services in ways that meet their individual needs. We welcome the Commissioner's insights arising from this complaint, which have reinforced our learning and highlighted areas where our service did not meet the expected standard. As a result, we have revised our complaints investigation guidance so that, when we provide information in an accessible format as a reasonable adjustment, any referenced online material will also be provided to the complainant in an accessible format. This is in addition to the apology we provided to the complainant in our Decision Letter dated 3 June 2025 as we did not provide the level of standard of service we expect, and provided feedback internally to improve our service.
4. Regarding Element One, the complainant raised concerns with the FCA that online-only financial products may exclude disabled consumers, particularly people with visual impairments or conditions affecting their mobility or dexterity. He submitted that the prevalence of these difficulties demonstrates that the FCA is not supervising firms' compliance with their obligations effectively. The Commissioner agreed with the FCA's decision not to uphold this element; however, she recommended that the FCA continue to monitor how firms meet their obligations towards vulnerable consumers and drive continuous improvement in this area.
5. We accept this recommendation. Understanding whether firms are meeting

their obligations to deliver good outcomes for consumers in vulnerable circumstances is an important part of our ongoing supervisory work and our broader Consumer Duty work. We do this through monitoring consumer outcomes, including those experienced by consumers in vulnerable circumstances.

6. In response to the Commissioner's request to report back on this work, we confirm that, in six months' time, we will share further relevant publications with her that demonstrate our ongoing focus on vulnerability within our work.
7. Regarding Element Two, the complainant submitted that he was not given a meaningful opportunity to confirm or comment on the FCA's understanding of his complaint. The Commissioner agreed with the FCA's decision not to uphold this allegation. She noted that, although no formal Scoping Letter was issued, an oversight for which we apologise, the complainant was able to confirm his main complaint points during calls with the FCA, and the Decision Letter addressed the substance of his concerns.
8. Regarding Element Three, the complainant states that FCA's Decision Letter, which was issued to the complainant in audio format on CD, contained hyperlinks to websites, which were inaccessible to the complainant. The Commissioner has considered this inappropriate and contrary to the FCA's own commitment to providing the complainant with information in accessible formats and therefore upheld this element. We are grateful for this feedback and, in response, we have revised our complaints investigation guidance so that, when we provide information in an accessible format as a reasonable adjustment, for example a hard copy of the decision letter or an audio recording (on a CD, USB stick or by email), any referenced online material will also be provided to the complainant in an accessible format.
9. Regarding Element Four, the complainant states that the FCA should make a payment for distress and inconvenience given the barriers, delays, and inconvenience caused in pursuing his complaint. The Commissioner upheld this element and recommended that the FCA consider making a compensatory payment for delays in progressing the complaint, failing to update the complainant regarding the status of his complaint and failing to share information contained in the hyperlinks in the Decision Letter. The

FCA accepted this recommendation and has offered £150, which the Commissioner considers appropriate in the circumstances.

10. In paragraph 23, the Commissioner invited the FCA to consider obtaining information relating to the complainant directly from the Financial Ombudsman Service for our review and assessment. We confirm that we will take steps to identify any correspondence not already considered and will update the complainant.