

**The FCA's response to the
Complaints Commissioner's Report 202500277**

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We have carefully considered the Complaints Commissioner's Final Report on this complaint.

We note the Commissioner is not upholding the main substance of this complaint and acknowledge the Commissioner's feedback about our complaint handling. We accept the recommendation to increase the compensation to £150, to recognise both the delay in answering the complaint and our failure to fully respond to the complainant's concerns.

7 May 2026