The FCA’s response to the Complaints Commissioner’s Report 202500174 Published on 17 September 2026

1. We have considered the Final Report of the Complaints Commissioner (Commissioner) on complaint 211469409.

2. The Commissioner’s Final Report provides important learning for the FCA on accessibility and the provision of reasonable adjustments. The report highlights a number of areas where the FCA could have better supported the complainant and identifies opportunities to further enhance the experience of consumers and service users when engaging with the FCA. For example, we have updated our complaints investigation guidance to ensure that, where website information is referenced in hard copy correspondence, the relevant content is also provided in printed form to better support accessibility.

3. We recognise the importance of ensuring that consumers and service users can access our services in a way that meets their needs. We value the Commissioner’s recommendations and the insight provided through this complaint, which have supported lessons learned and helped us identify where service levels fell short.

4. We are committed to continuous improvement and have used feedback from both the Commissioner and from the complainant to strengthen the accessibility information available on our webpages, improve how requests for reasonable adjustments are considered and recorded, and refine procedures around the provision of information in accessible formats.

5. Regarding Element One, the complainant submitted that the FCA has not updated DISP rules to bring them into line with the requirements of the EA 2010, and would like the FCA to update them. The FCA did not investigate this element as the content of the FCA Handbook or any part of it relates to the FCA’s ‘legislative function’ and is therefore outside the scope of the Complaints Scheme. We note that the Commissioner considers that the FCA has acted reasonably by excluding this element from our investigation.

6. Regarding Element Two, the Commissioner found that, at the time of the complainant's interactions with the FCA, the accessibility information on certain FCA webpages could have been more helpful. On that basis, she upheld this aspect of the complaint. The FCA accepts the Commissioner's findings and notes that the concerns raised by the complainant informed subsequent enhancements to the accessibility information available on the relevant webpages.

7. Regarding Element Three, while the Commissioner did not uphold the allegation that the FCA failed to make reasonable adjustments when the complainant sought to speak with the internal team responsible for FCA Handbook drafting, the FCA notes the Commissioner's observation that the complainant's feedback could have been recorded in an accessible format sooner than it was. The FCA accepts that this matter could have been identified and addressed at an earlier stage, including at the point the complaint was submitted.

8. In response to the Commissioner's recommendation to consider the findings set out in paragraphs 6 and 7 above and apply the compensation metric at paragraph 6.17 of the Complaints Scheme, the FCA has reviewed its original offer of £100 and has decided to increase the compensatory payment by a further £50 in respect of each of these two issues, bringing the total payment to £200. The FCA would also like to apologise for the distress and inconvenience caused to the complainant.

9. Regarding Element Four, in response to the Commissioner's Preliminary Report dated 10 June 2026, we accepted the Commissioner's decision to uphold the allegation that the FCA mishandled the complainant's requests for reasonable adjustments when he made a complaint to the FCA's Complaints Team. We can confirm that a letter of apology has been sent. We are sorry that the complainant's needs were not handled as they should have been. Meeting complainants' needs is important to us, and we remain committed to learning and improving in this area.

10. Regarding Element Five, the FCA upheld the allegation relating to its handling of the complainant's request for reasonable adjustments when he sought information under the Freedom of Information Act. The Commissioner also upheld this allegation and considered the accessibility of

the entrance door at the FCA's offices as part of the same issue. The FCA reiterates that security and reception staff are aware of the matter and remain available to assist any visitor who requires support. An alternative accessible entrance is also available where needed.

11. Also regarding Element Five, the FCA notes the Commissioner's view that the FCA did not act reasonably in closing the complainant's DSAR file without first establishing why he had not attended the office to provide his identity documents, arranging an alternative time for him to do so, or informing him that the DSAR case had been closed. However, the FCA remains satisfied that the actions taken by the DSAR Team were reasonable and consistent with its established policies and procedures for handling subject access requests.

12. Regarding Element Six, the complainant submitted that the difficulties he experienced when requesting reasonable adjustments from the FCA indicated that the FCA had not fully implemented the reasonable adjustment measures which it had informed the Commissioner (in 2021) and the Treasury Committee (in 2022) that it would introduce. The FCA did not uphold this allegation and notes that the Commissioner was satisfied that the measures the FCA had committed to introducing had been implemented and, accordingly, did not uphold this element of the complaint.

17 September 2026