

**The FCA's response to the
Complaints Commissioner's Report 202400379
Published on 17 April 2025**

We have considered the Final Report of the Complaints Commissioner on complaint 202400379, which concerns the response the FCA provided to the complainant's questions around the FCA's disclosure rules applicable to Peer to Peer (P2P) firms. The Commissioner recommended that we review the issues raised in order to assess their impact and how greater clarity might be achieved by P2P firms' presentation of data to investors.

We welcome feedback on the effectiveness of our regulation. The complainant has provided feedback around the ability of investors to compare products from different providers due to different interpretations of the disclosure rules.

We have passed both the Commissioner's and the complainant's comments to the relevant Supervisory area to take forward as part of their ongoing work on the P2P sector in line with the FCA's Strategy. We consider this addresses the Commissioner's recommendation.

We will write to the complainant to confirm these actions.