

**The FCA's response to the  
Complaints Commissioner's Report 202400660  
Published on 3 July 2025**

We have considered the Final Report of the Complaints Commissioner (Commissioner) on complaint 211280948.

There were 4 elements to this complaint and the Commissioner upheld 1 of these about how we handled the information the complainant provided us with as part of their complaint.

In this case the complainant sent that information directly to the relevant area of the FCA before they raised a complaint. As the relevant area was already in receipt of the complainant's information, the Complaints Team did not need to pass this on again.

It is already our process that information about alleged misconduct received through the complaints process is passed to the relevant part of the FCA to consider. In this case, a copy of the correspondence was on the complaint file showing that the complainant had already provided the information to the relevant area. We have updated our process to ensure that an appropriate file record is made by the investigator to confirm that information from a complainant has already been provided to the relevant area of the FCA.

3 July 2025