

**The FCA's response to the  
Complaints Commissioner's Report 202400701  
Published on 21 August 2025**

We have considered the Complaints Commissioner's Final Report.

The Commissioner recommended that we increase the payment we offered to the complainant for how we handled their complaint from £100 to £200. We accepted the Commissioner's recommendation and have have extended this increased offer to the complainant.

We also agreed with the Commissioner that Element One of this complaint can be reviewed alongside a separate complaint the Commissioner is already considering regarding our regulatory intervention in the GAP insurance market.