

**The FCA's response to the
Complaints Commissioner's Report 202500381
Published on 18 December 2025**

We have considered the Final Report of the Complaints Commissioner (Commissioner) on complaint 211494228.

We accept the Commissioner's recommendations. We acknowledge and apologise for the errors made during the complainant's call with us, and have provided refresher training to staff to ensure that enquiries about late return fees are handled appropriately.

We are also updating our invoicing system to ensure that invoices clearly indicate whether they relate to a late return fee or an annual fee.

18 December 2025