

**The FCA's response to the  
Complaints Commissioner's Report**

**FCA00295**

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We have considered the final report of the Complaints Commissioner on complaint FCA00295.

The FCA accepts the Commissioner's decision not to uphold this complaint.

The FCA accepts the Commissioner's recommendation of a compensation payment to be made to the complainant due to the initial complaint response and delays in the handling of this case. The FCA has written to the complainant and has made the recommended payment.

4 July 2017