

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

**FCA00376**

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**We have considered the final report of the Complaints Commissioner on complaint FCA00376.**

**The FCA notes the Commissioner's decision not to uphold the complaint. We also note that the Commissioner has invited the FCA to discuss with the Financial Ombudsman Service (FOS) whether there should be clear guidance about the circumstances in which information may be shared between the FOS and the FCA in advance of final ombudsman decisions. We will consider this in conjunction with the FOS.**

**20 March 2018**