

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

FCA00491

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We have considered the Final Report of the Complaints Commissioner on complaint FCA00491.

We have noted the Commissioner's decision to partially uphold the complaint and note that the Commissioner has made one recommendation and one suggestion.

The FCA accepts the recommendation to waive the late return fee and has issued an appropriate refund to the firm.

The FCA also accepts the suggestion made within the Report and will review its internal process regarding chasing debt once a complaint case has been closed.

Finally, as stated in paragraphs 9 and 10 of the Report, the FCA has implemented changes to the GABRIEL system to ensure the process of submitting a regulatory return is made clearer. The latest stage of these changes was implemented on 22-23 September 2018. The FCA will continue to review user feedback on the usability of the system.

16 October 2018