

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

FCA00640

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We have considered the Final Report of the Complaints Commissioner on complaint FCA00640.

The FCA notes the Complaints Commissioner agreed with the FCA's decision to uphold the complaint. As noted in the Final Report, the FCA has accepted the recommendation made on this complaint. We have written to the complainant to offer an ex gratia payment of £25.

5 November 2019