14 October 2020

Our Ref: FOI7663

Freedom of Information: Right to know request

Thank you for your email of 21 September 2020, about the Consultation paper CP20/11 - Complaints against the Regulators.

We are handling your email as a request for information under the Freedom of Information Act 2000 (FOIA) and our response is below.

Please clarify how many users of the scheme and how many consumer organisations the FCA proactively sought input from, and how they were selected.

Users of the scheme

Where we have been in correspondence with current complainants we have been alerting them to the consultation, what it covers, and how to respond. For instance, we alert complainants to the consultation when we write to: confirm the scope of their complaint; advise that their complaint is within scope of the Complaints Scheme but will be deferred; provide a periodic update; or issue the final decision letter.

We started alerting complainants in late August 2020. There have been over 700 users of the scheme that have been alerted to the consultation through the approach identified above.

Further, the FCA and PRA also issued press releases about the consultation and we tweeted about it to its 57,000 followers to ensure that it received widespread coverage.

Consumer groups

We engaged representatives of the Financial Services Consumer Panel (FSCP) and the Smaller Business Practitioners Panel (SBPP) before the consultation was published. We attended a meeting with FSCP representatives on 26 August, and SBPP representatives on the 7 September. We also alerted our Consumer Network, which includes around 25 organisations, on the 19 August.

Our Consumer Network consists of consumer groups who we regularly engage on matters impacting consumers to seek their direct engagement. Our Consumer Network contains a

range of consumer organisations including Which?, MoneySavingExpert, Age UK, Citizens Advice, as well as the Consumer Council of Northern Ireland, Money Advice Scotland and Citizens Advice Cymru.

Your right to complain under FOIA

If you are unhappy with this response, you have the right to request an internal review. To do so, please contact us within 40 working days of the date of this response.

If you are not content with the outcome of the internal review, you also have a right of appeal to the Information Commissioner by phone or on their website at:

Website: www.ico.org.uk

Yours sincerely

Information Disclosure Team