Dear

**Freedom of Information: Right to know request**

Further to my email of 16th October regarding your clarified request for information under the Freedom of Information Act 2000 (the Act), as follows:

*The number of complaints the FCA has received from consumers regarding foreign currency loans/mortgages, as well as their outcome (namely were the terms considered by the FCA to be unfair or not, and was any complaint forwarded to the courts) since February 2014.*

Your request has now been considered. I can confirm that we hold information that falls within the scope of your request and can provide it as follows.

Firstly, the FCA as an organisation does not deal with general complaints unless they are complaints directly against the FCA and meet the requirements of the FCA’s complaints scheme [http://www.fca.org.uk/about/governance/complaining-about-us](http://www.fca.org.uk/about/governance/complaining-about-us). Therefore, any enquiry that expresses general dissatisfaction about a firm or individual should be referred to the Financial Ombudsman Service (FOS). You may find it helpful to visit their website at [http://www.financial-ombudsman.org.uk/](http://www.financial-ombudsman.org.uk/) for more information in this regard.

Secondly, I can confirm that the FCA has received one expression of dissatisfaction since February 2014, from a consumer enquiring about the complaints process for foreign currency mortgages. In that instance, the caller was referred to the Council of Mortgage Lenders and the Citizens Advice Bureau.

I trust this satisfies your request.

Yours sincerely

**Information Access Team**