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[by email]

Xx May 2017

Our Ref: FOI5093

Dear

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

Thank you for your request under the Freedom of Information Act 2000 (the Act), for the following information:

*"I would like any information you have on SSAS scams. How many complaints to do with SSASs you have received over the past 12 months? And in years further back? Ideally, i'd like to be able to see if the number of SSAS scam inquiries has increased or decreased over time."*

Before considering your request we would like to inform you that the FCA as an organisation does not process general complaints unless they are complaints directly against the FCA and meet the requirements of the FCA's complaints scheme. Further information is available on our website [here](#). Therefore, any complaint or 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](#) for more information in this regard.

Your request has now been considered. Before we respond to your specific request, we would like to explain that we have taken your request to relate to Small Self-Administered Schemes (SSAS). SSAS's are occupational pension schemes and as such fall within the remit of [The Pensions Regulator](#), not the FCA. Though SSAS's fall under the remit of The Pensions Regulator, if you have a consumer related pensions enquiry you may wish to contact [The Pensions Advisory Service](#). However, the FCA do sometimes receive information about SSAS schemes either by an individual not being aware of the relevant regulator or as a side issue to other regulated activities.

Turning now to your request, any complaint or enquiry that expresses general dissatisfaction about a firm or individual would be received by our Consumer Contact Centre (CCC). We therefore undertook searches of CCC's enquiries using the search terms "SSAS", "Small Self-Administered Schemes" and "Small Self Administered Schemes". The below table shows the outcome of those searches and details the number of enquiries that express general dissatisfaction about SSAS scams:

Year	No of complaints/ expression of dissatisfaction
2014	10
2015	14
2016	2
2017	3

Please note these figures may not capture all complaints received by our Consumer Contact Centre, as callers may not have specifically referenced "SSAS" or "Small Self-Administered Schemes" in their enquiry.

Yours sincerely

**Information Access Team**