

10 March 2021

Our Ref: FOI8046

Dear

Freedom of Information: Right to know request

Thank you for your email of 10 February 2021 about Telesales businesses complaints.

We are handling your email as a request for information under the Freedom of Information Act 2000 (FOIA) and have answered each question in turn.

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 which meet the requirements of the [FCA's complaints scheme](#). Any complainant or enquirer who expresses dissatisfaction in relation to firms or individuals within the financial services sector generally is referred to the Financial Ombudsman Service ("FOS"). You may find it helpful to visit the FOS website at <http://www.financial-ombudsman.org.uk> for more information.

You may be interested in our [complaints data](#), where we provide sortable tables on the number complaints firms have received from their customers, which they report to us on a semi-annual basis.

Turning now to your request, we can confirm the following:

- 1. Please could you let me know how many complaints you have received in each of the last three years relating to telesales businesses purporting to offer "cover", "protection" or "insurance" policies for white goods, appliances, kitchen equipment or for alleged telephone screening services?***

As stated above, we do not handle or resolve complaints between firms and their customers, which is the role of the Financial Ombudsman Service. Whilst we hold central record of all contacts received from consumers, we would need to undertake an extensive analysis of these records to locate accurately how many of those contacts contain an expression of dissatisfaction about the subjects of interest to you.

We have undertaken searches of our records using the keywords 'white goods', 'appliances' and 'kitchen equipment' and have identified a number of contacts relevant to your request, as shown in the table below. Please note, however, as explained above this number is not exhaustive.

Year	Contacts
2018	2
2019	4
2020	5

2. Please could you let me know how many of the businesses referred to above actually fall under FCA regulation?

Firms offering warranties or breakdown cover would not necessarily require authorisation and may not fall under a regulated activity. Details on regulated activities can be found on our website [here](#).

Only 1 of the contacts identified above relates to a regulated firm.

3. How many businesses of the type described in point 1 above are actively being investigated?

We have no active investigations on type of businesses described in question one.

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:

Telephone: 0303 123 1113

Website: www.ico.org.uk

Yours sincerely

Information Disclosure Team

