

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

FCA00707

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The FCA has considered the Final Report of the Complaints Commissioner on complaint FCA00707.

We note the Commissioner's decision to partially uphold the complaint.

We accept the recommendations made in relation to this complaint and have written to the complainant to apologise. We have made a number of improvements to our deferral process and correspondence to ensure the issues in this case do not arise in future.

2 June 2020