

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

FCA001338

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We have considered the Final Report of the Complaints Commissioner on complaint FCA001338.

We note the Commissioner did not uphold the complaints made but did consider the wording used in some of our correspondence with the complainant would have been confusing and created an incorrect impression. We have written to the complainant to apologise for this.

In relation to the recommendation to review the wording of our update letters, we have not accepted this on the basis that the relevant correspondence has already been reviewed and updated in response to a recommendation made in another recent complaint (FCA001167).

In relation to the suggestion that we may wish to review the information we hold about PII cover for firms first authorised by the Financial Services Authority in 2005, we do not propose to carry out a review as suggested. All authorised firms submit the same PII information to us under their regulatory returns, irrespective of the date when they were first authorised.

6 December 2021