

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

**206508545**

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**We have considered the Final Report of the Complaints Commissioner on complaint FCA00756.**

**We acknowledge the Commissioner's observations about our general policies and discretion for handling correspondence and emails received. We are pleased to note her agreement with our conclusions around the scope of the Scheme.**

**We have written to the complainant to apologise for the delays and poor service experienced in the consideration of the original complaint, and because 2 emails were inadvertently diverted when they should not have been. We have also accepted the recommendation made by the Commissioner to increase the ex-gratia payment offered by £200.**

**1 June 2021**