

**The FCA's response to the
Complaints Commissioner's Report 202400047**

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We have considered the Complaints Commissioner's (the Commissioner) Final Report. We welcome the Commissioner's finding that our supervisory approach was appropriate for this firm. We also welcome the Commissioner's insight into the P2P sector more broadly and will respond to the Commissioner following receipt of her correspondence.

We accept that our handling of this complaint fell below the standards we expect. We will apologise to the complainant for the errors we made in our communication with them during the course of the complaint. We will also feedback to our Investigators about the importance of ensuring accuracy in our complaint handling communications.

2 January 2025