

**The FCA's response to the  
Complaints Commissioner's Report 202400668  
Published on 3 July 2025**

We have considered the Final Report of the Complaints Commissioner (Commissioner) on complaint 211339128.

We accept the Commissioner's findings in this case. We have apologised to the complainant and offered a discretionary payment in line with the Commissioner's recommendation.

This case has highlighted some learnings for us, and we are taking appropriate steps to prevent reoccurrence in the future.

3 July 2025