

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

FCA00642

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We have considered the Final Report of the Complaints Commissioner on complaint FCA00642.

The FCA notes the Commissioner's decision to uphold the complaint.

The FCA has accepted the criticisms and recommendations made on this complaint. We have written to the complainant to apologise and offered an ex gratia payment of £300.

3 December 2019