



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

FCA00212

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We have considered the final report of the Complaints Commissioner on complaint FCA00212.

The FCA accepts the Commissioner's conclusion that the FCA's complaint response did not fully answer the matter and will be writing to the complainant to provide a full and considered response to the policy issues raised. The FCA also accepts the Commissioner's findings in respect of the delay in handling the complaint, for which the FCA has already apologised. We note the Commissioner's finding that this apology was an appropriate response to that delay.