

**The FCA's response to the  
Complaints Commissioner's Report  
FCA00238  
Published on 25 May 2017**

**We have considered the final report of the Complaints Commissioner on complaint FCA00238.**

**The FCA accepts the Commissioner's decision to partly uphold this complaint due to the initial complaint response and delays in the handling of this case. The FCA has written to the complainant to apologise and has made the recommended payment.**

**25 May 2017**