

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

FCA00484

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We have considered the Final Report of the Complaints Commissioner on complaint FCA00484.

We note the Commissioner's decision to uphold the complaint and accept the observations and recommendations he has made.

The Commissioner has recommended that the FCA considers whether it needs to review its published guidance for whistleblowers, setting out clearly who meets the standard definition, and in what circumstances other disclosures will be considered. We will review the Whistleblowing page on our website and will take the Commissioner's recommendation into consideration during this process.

We accept the Commissioner's recommendation in respect of the Customer Contact Centre and will continue to monitor the effectiveness of the steps that have been implemented. We will also review the information we provide to consumers and the wider public regarding the FCA's approach to risk-based regulation, consumer detriment and allegations of fraud to ensure it is consistent with our current processes and that it sets the right expectations.

We have apologised again to the complainant for the level of service provided during the investigation of the complaint and have made the recommended payment to the complainant.

4 June 2019