

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

**FCA00643**

**Published on 17 December 2019**

**We have considered the Final Report of the Complaints Commissioner on complaint FCA00643.**

**The FCA accepts the Commissioner's recommendation. We confirm there was no intention to imply any wrongdoing by the complainant when addressing the complaint. We recognise that the wording used has left the complainant with a different impression than the one intended and for that we offer our sincere apologies for the upset that this has caused.**

**13 December 2019**