

**The FCA's response to the
Complaints Commissioner's Report 202201624
Published on 16 March 2023**

We have considered the Final Report of the Complaints Commissioner on complaint 202201624.

The FCA notes the Commissioner's decision, supporting the FCA's decision to not uphold Part One of this complaint.

The FCA agrees with the Commissioner's decision to uphold Part Two of the complaint. However, the FCA considers that an ex-gratia payment of £50 and an apology is fair remedy in relation to Part Two, the upheld element of the complaint, and it does not agree to offer £100 as suggested by the Commissioner.

16 March 2023