

**The FCA's response to the
Complaints Commissioner's Report 202300510**

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We have considered the Final Report of the Complaints Commissioner (the Commissioner) on complaint 202300510 and we accept her findings.

We made a number of mistakes in our handling of this matter. While the Commissioner says she does not doubt these were genuine errors, they are mistakes for which we should rightly apologise both to the Commissioner and the complainant. We will be writing to the complainant to do so and will offer the ex-gratia payment the Commissioner recommends.

4 January 2024