

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

**FCA00097**

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**We have considered the final report of the Complaints Commissioner on complaint FCA00097.**

**The FCA accepts the Commissioner's recommendations and his finding that mistakes were made, for which we have apologised to the complainant. We welcome the Commissioner's conclusion that the evidence shows no bad faith on the part of the FCA.**

**Relevant improvements have been made to our processes and procedures since 2014 and we are considering whether further lessons can be learned in light of his decision.**

**2 October 2017**