

12 September 2022

Final report by the Complaints Commissioner**Case Reference 202200851***The complaint*

1. You have asked me to review a number of complaints under the Complaint Scheme (<https://frccommissioner.org.uk/complaints-scheme>)

What the complaint is about

2. The FCA summarised your complaint as follows:

You have made 266 complaints to the FCA; each with an individual reference allocated by you. You sent 147 individual 'crime reports' to Nikhil Rathi across a short time period commencing on 4 December 2020: each with an individual reference. The 147 individual crime reports relate to a range of specific incidents with a variety of firms, and all are focused on crimes you allege to have been committed in respect of or associated with legal expense claims. These 'crime reports' then had a number of individual follow up emails seeking a response, typically around four per 'crime report' in the period 11-30 December 2020. Finally, an individual complaint in respect of each of the 147 crime reports was sent to the FCA Complaints Department between 5-18 January 2021. These complaints each refer to different entities but are otherwise all identical with one exception. The exception is a complaint relating to the handling of a Data Subject Access Request (DSAR); the other 147 are identical complaints, alleging that the FCA has not handled and actioned your individual 'crime reports' properly. As part of the 147 identical complaints, you also outlined a number of broad allegations and a number of general queries. On 28 February 2021 you made a further 118 complaints to the FCA. Since this date

you have continued to send correspondence to the FCA.

What the regulator decided

3. The FCA explained that it would not investigate your complaint about the subject access request and that it had not upheld your complaint about the way the FCA has dealt with the information you have shared regarding firms; including alleging that you have been a victim of financial crime by firms that have provided you with services.

Why you are unhappy with the regulator's decision

4. You have sent me numerous emails in which you allege you have been the victim of crime by various organisations. You are unhappy that the FCA has not upheld your complaint and my understanding is that you feel that the FCA has ignored your complaints against these firms, and you would like either the FCA or I to provide you with advice and/or help in dealing with these organisations, as well as a public inquiry into the conduct of the same.

Preliminary points (if any)

5. You are and/or have been in correspondence with several organisations and individuals about your complaints, and you have asked me to review the outcome of the correspondence and your engagement with the third parties. Under the Complaints Scheme my role is to consider the actions or inactions of the FCA only. I cannot review the actions of any other organisations.

My analysis

6. I can see from the evidence before me that the FCA did not ignore your complaints and your correspondence. It explained to you that the most appropriate route to deal with the points you have raised is initially with the company, once you have had their response, and if you remain dissatisfied, the Financial Ombudsman Service if the service of which you complain is financial in nature. The FCA has said that its consumer team have provided all the information available to assist you. Any information you provide will be reviewed and if appropriate passed to the relevant team for their consideration and that it

will be unable to share with you any ongoing action that takes place due to confidentiality restrictions.

My decision

7. I agree with the FCA's decision and for the same reasons given above I do not uphold your complaint.
8. I too am sorry to learn that you may have been a victim of crime, but I understand that you have referred these matters to the appropriate law enforcement agencies who are best placed to look into this for you.

Amerdeep Somal
Complaints Commissioner
12 September 2022