

31 August 2023

Final report by the Complaints Commissioner**Complaint number 202300272***The complaint*

1. On 22 June 2023, you asked me to review a complaint about the FCA.

What the complaint is about

2. The FCA summarised your complaint as follows:

You are dissatisfied with the service you received on a call with the Supervision Hub on 20 March 2023. You claim the Supervisor made you repeat yourself three times and continued to interrupt you. You also claim they were rude and hostile, and kept asking you the same questions. To resolve your complaint, you are seeking to understand why you were treated in such a way by the Supervisor.

You had previously complained to the Supervision Hub and received a reply from them on 3 April 2023. The complaint was upheld and you said, *'I am afraid you didn't explain why I was treated by your supervisor in such a derogatory manner?'*

What the regulator decided

3. The FCA upheld your complaint, it said:

To investigate your complaint, I considered whether the call was handled in line with our expectations.

I have listened to the call, and I am sorry that you did not receive the of service we expect to provide.

During the call you were asked three times what you would like as an outcome. This was unnecessary as you had already made it clear the

first time you were asked this. I am sorry that you were asked this three times, as an organisation we strive to listen the public and to financial firms, we did not listen to you during the call as we should have. You were also interrupted and spoken over during the call, again this falls short of the standard of service we endeavour to provide.

Please be assured that we take all complaints seriously and where standards have not been met, we ensure appropriate action is taken to prevent this happening again. In this instance, feedback has been provided to the Supervisor to ensure the same mistakes do not happen again on future calls.

If there is information about Firm X that you would like to provide us, please do so by responding to this email. We will pass any information you provide to the relevant team.

We expect financial services firms such as Firm X to follow our rules and meet our standards when dealing with consumers. We appreciate members of the public raising their concerns with us, because this can be a valuable source of intelligence which better enables us to supervise the conduct of the firms and individuals we regulate.

I hope you will understand that it is often not possible for us to tell people about the outcome of any action we may have taken in response to the information they have provided to us. This is because much of the work we do with firms is covered by legal and policy restrictions on what we can disclose. But the information we receive from individuals is valuable to us nonetheless, so if you are in a position to share anything further with us which indicates that the advice or services you received fell short of the standards we expect, we would welcome you doing so.

Just to set expectations, we wouldn't be able to provide you with an update to what we do with the information you've provided us. I can appreciate this may be frustrating, but rest assured the information will be reviewed carefully.

Why you are unhappy with the regulator's decision

4. You have asked me to review the FCA's investigation and told me:

They have been dragging my complaint longer than needed when obviously they know that they have been inappropriate (**Element One**)

Instead of providing help, the person I spoke to when I called them was a team leader, she was hostile and very unhelpful (**Element Two**)

To make matters worse, they have caused me so much distress with their never ending complaint's process and excuses, then sent me a condescending response. (**Element One**)

My analysis

5. I am sorry to hear you were involved in a car accident, I can appreciate it must have been a very stressful and distressing time for you.

Element One

6. You called the Supervision Hub at the FCA on 20 March 2023 to inform them of issues you had experienced with your insurance company Firm X. You are unhappy with the way this call was conducted by the advisor, who you found unhelpful, rude and hostile.

7. Following this call, you emailed the FCA to make a complaint, the Supervision Hub replied to your email on 3 April 2023, your complaint was upheld and the FCA apologised for the way your telephone call had been handled.

8. You were dissatisfied with the reply from the Supervision Hub, so on 21 April 2023, you raised your complaint with the Complaints Department at the FCA. On 21 May 2023, you received a response to your complaint.

9. I do not agree your complaint was dragged out longer than necessary, I have found your complaint to be dealt with in a timely manner by both the Supervision Hub and the Complaints Department. Furthermore, I do not find the decision letter you received from the Complaints Department to be condescending, it was apologetic and informative. As a result, I do not uphold this element of your complaint.

Element Two

10. I have listened to the telephone call you had with the Supervision Hub on 20 March 2023, and I have reviewed the correspondence between yourself and the FCA departments following this call.
11. I agree with the FCA's decision to uphold your complaint and I am pleased the Complaints Department have arranged for feedback to be given to the member of staff involved and have issued you with an apology for the substandard service you received. I have upheld this element of your complaint.
12. In response to my preliminary report, you have told me:

I do not agree with your letter as you seem to agree with the FCA on , also I was told by your colleague that there were other steps for the FCA to take before I could bring it to your attention, that was not mentioned. Initially your colleague said that they cannot look into this without going through the whole process. There was no mention of this either.

13. When you initially contacted my office, the FCA informed us it had not issued you with its decision letter, so you were advised to contact the Complaints Department at the FCA in the first instance. You replied to this email and disputed this, my office asked you to provide a copy of the FCA's decision letter so we could look into it, which you duly did. In response to your email my office set up a complaint file and you were sent an acknowledgment email confirming our complaints process. It should be noted the FCA were advised of the error it made.

My decision

14. For the reasons outlined above, I do not uphold Element One of your complaint and I do uphold Element Two

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Complaints Commissioner

31 August 2023