

19 September 2024

**Complaint number 202400218**

On 5 June 2024, you submitted a complaint about the FCA.

We have now reviewed all the papers you and the FCA have sent. The Commissioner has considered your complaint.

1. On 5 June 2024, you asked the Office of the Complaints Commissioner (OCC) to review a complaint about the FCA.
2. You were unhappy with the communications you received from Bank A regarding your father's account. You subsequently asked Bank A questions about this and Bank A treated this as a complaint rather than answering your questions. You raised this issue with the FCA which included a discussion with the Supervision Hub.
3. The FCA did not uphold your complaint and issued you with a decision letter. It said that it was unable to dictate how a firm would respond nor could it direct a firm to respond in a certain way. It also confirmed the details you provided about Bank A were passed to the relevant team, but it was unable to provide you with an update or tell you what was done with this information. The FCA added that your complaint was about a regulated firm which it was unable to investigate under the Complaints Scheme due to your matter not arising in connection with the FCA's relevant functions.
4. It is agreed that the FCA can give a general view, but it cannot discuss particular follow up conversations it may have with a firm as a result of information it has received from a member of the public. In substance your actual complaint is about Bank A and therefore the [Financial Ombudsman Service](#) (FOS) is the most appropriate body to investigate your matter. It is understood that Bank A was investigating your complaint and as such, once you have received its Final Response Letter you can, if you wish, refer your complaint to the FOS.

202400218

5. Under [2.10 of the Complaints Scheme](#) the Regulators cannot investigate complaints about the firms they regulate. Complainants should complain directly to the firm involved in the first instance. If a complainant is dissatisfied with the response received from the firm then a complainant should approach the FOS who may be able to help further.
6. For the reasons above, your complaint is excluded from the Complaints Scheme and we are sorry we cannot help you further.

The Complaints Commissioner

Complaints Commissioner

19 September 2024