

Complaint number 202400479

1. On 17 October 2024, you submitted a complaint to my office about the FCA.
2. I have reviewed your complaint and note that you do not allege any wrongdoing on the part of the FCA.
3. Further, from the information on the file, I can see that you submitted a number of complaints to the Financial Ombudsman Service (FOS) about various regulated firms, however you are dissatisfied with its investigation processes, specifically alleging delays in resolving your complaints. As a result, you raised this issue with the FCA so that it might intervene with the FOS. The FCA came to the decision that it could not investigate your complaint under the Complaints Scheme because it *“relates to the actions, or inactions, of the Financial Ombudsman and is excluded from being considered under the FCA’s Complaints Scheme.”*
4. I agree with the FCA’s decision and, like the FCA, I too, cannot investigate complaints about the actions, or inactions, of the FOS under the FCA’s Complaints Scheme under paragraph 2.9 (D).
5. Additionally, as the FCA has explained in its decision letter, *“the FCA is operationally independent from the [FOS], and [the FCA] cannot intervene in their operations.”* Although the FCA has a (limited) oversight role of the FOS, the FCA has no remit to intervene in decisions the FOS and its Ombudsmen make in individual cases.
6. However, where a consumer is concerned about the standard of service provided by the FOS, they can refer their complaint to the Independent Assessor. The Independent Assessor can consider complaints about the standard of service provided by the FOS. This covers the practical handling of a case but not disagreements about its outcome. A complaint to the Independent Assessor must be made within 3 months of the Financial Ombudsman Service confirming completion of its own internal procedures regarding the complaint.

Further information is available here: <http://www.independent-assessor.org.uk/>.

As a way forward, you may wish to lodge a complaint with an Independent Assessor, if you have not already done so.

7. For the reasons above, your complaint is excluded. And there is no further help that can be offered to you under the Complaints Scheme.

The Complaints Commissioner

Complaints Commissioner

06 January 2025