



18 February 2026

Final report by the Complaints Commissioner

Complaint number 202500432

The complaint

1. On 20 August 2025, you submitted a complaint to my office about the FCA, which I set out below:
2. **Element One** – You have raised a complaint concerning the FCA’s complaints-handling rules, which allow firms up to eight weeks to issue a final response to a customer complaint before the matter may be referred to the Financial Ombudsman Service (“**FOS**”). You state that you were led to believe the FCA had discretion to reduce this eight-week period, but that it did not do so in your case.

Outcome – Not Upheld. The FCA does not have discretion to reduce the eight-week time limit in response to an individual complaint. That period is prescribed by the FCA’s complaints-handling rules and applies uniformly to all firms. The FCA may amend its rules only through its formal rule-making processes. Matters relating to rule-making fall outside the scope of the Complaints Scheme and are therefore excluded from investigation under the Scheme. In any event, any changes to FCA rules would require structured and time-consuming processes, which may include public consultation.

3. **Element Two** – You are dissatisfied that the FCA has not met your reasonable adjustments when communicating with you. You want the FCA to compensate you with £1,500 for injury to feelings on account of its failure to meet your reasonable adjustments, and assert this is the same level a court would award.
4. **Outcome – Not Investigated.**

5. I am aware that you have commenced pre-action litigation against the FCA alleging disability discrimination. This encompasses the matters raised under Element Two of your complaint.
6. In these circumstances, I have had regard to paragraph 2.11(b) of the Complaints Scheme, which provides that a complaint may not be investigated where it is reasonably considered that it would be better dealt with in another way, including through future legal proceedings.
7. I have exercised my discretion not to investigate this element of your complaint, as the issues raised are already being considered within the context of pre-action litigation. The remedy you seek under the Scheme is directly connected to the subject matter of the legal action you have initiated and is therefore more appropriately addressed through that forum.
8. **Element Three** – You allege the FCA did not investigate your allegations of disability discrimination and financial misconduct against regulated Firm X.
9. **Outcome: Not investigated.** I can see that you referred to disability discrimination by Firm X in your correspondence with the FCA. However, it is not clear from that correspondence that you were explicitly asking the FCA to investigate Firm X in respect of that allegation, rather than referring to it in passing in connection with your complaint to the FOS.
10. I have seen no evidence that the FCA reviewed a complaint of disability discrimination against Firm X.
11. Separately, you did not raise your allegation of financial misconduct by Firm X with the FCA.
12. Under the Scheme to which both the regulators and I operate, it is standard practice for the regulator to consider complaints in the first instance. I therefore suggest that you raise both matters directly with the FCA, providing any relevant evidence for its consideration. If you are dissatisfied with the FCA's response, you may then refer the complaints to me for an independent review.

Other

13. You have subsequently commented on the Preliminary Report and have raised further points. Firstly, I understand that your comments are directed towards the FCA, and I have passed them to the FCA.
14. Importantly, I must clarify that the FCA's remit is restricted to regulatory supervision of firms, such as Firm X. It cannot intervene in or assist you with your dispute with Firm X, and cannot secure financial redress for you.
15. I sympathise with the difficulties you are facing in complaining to several different regulators. However, it is not the role of the FCA to assist consumers in making complaints to firm, other regulators or ombudsmen against regulated firms, and there is nothing further we can help you with under the Complaints Scheme.

The Complaints Commissioner

Complaints Commissioner

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