

20 February 2026

Final report by the Complaints Commissioner**Complaint number 202500528***The complaint*

1. On 22 October 2025, you submitted a complaint to my office about how the FCA handled a complaint you made against a firm. I have summarised your complaint as follows:

Complaint: You state that after submitting information to the FCA's Supervision Hub, the Hub responded by asking questions that had already been addressed in the documents provided. Although the FCA has apologised, you referred the matter to me for further consideration. You allege that this is not an isolated incident but is indicative of wider customer service issues at the FCA. You further state that these issues are reflected in my Annual Report 2024/5, and that the FCA has failed to address them.

Outcome: I agree that the FCA was right to uphold your complaint regarding the customer service you received from the Supervision Hub, and I note that it has apologised to you twice. Like the FCA, I also uphold this element of your complaint.

2. Separately, the FCA referred you to its own Annual Report, published in July 2025, in which it addressed the issues I had raised about the FCA in my Annual Report 2024/25. That response includes commentary from the FCA's Director of Independent Reviews, Complaints and Assurance and outlines the steps being taken by the FCA to address concerns raised through complaints and independent scrutiny. I consider that the FCA has responded appropriately to this aspect of your complaint and has adequately explained the steps it is taking to address the wider concerns raised. My 2026 Annual Report will review relevant trends and will enable me to assess whether the FCA has, in practice, 202500528

addressed the issues I raised, including whether customer service–related complaints have decreased.

3. You have asked that the FCA offer you compensation; however, you did not raise this request with the FCA directly. The FCA has since considered the matter and has confirmed that it does not intend to offer compensation. I consider this to be a reasonable position.
4. Section 6.16 of the Complaints Scheme states *that “Usually an apology, together with action to address the complaint and/or make improvements, are the most appropriate outcomes. It is only if we consider that these are insufficient to resolve your complaint that we will consider making a compensatory payment to you.”*
5. While the FCA’s Supervision Hub request for further information caused you inconvenience, I note that the FCA has apologised to you on two occasions. In the circumstances, I consider that this was an appropriate and proportionate remedy for the service failing identified.

Background

6. You attempted to take out a motor policy with Firm X in April 2025. Because of various issues, you stated that your premium was increased.
7. On 11 June 2025 you asked the FCA for contact details for a director of Firm X.
8. On 13 June 2025 the FCA directed you to the Financial Services Register, and suggested you could contact the Financial Ombudsman Service (“**FOS**”) if you remained dissatisfied with Firm X.
9. On 26 August 2025 you complained to the FCA about Firm X, noting that you had received no reply to your emails, and provided several documents supporting your complaint.
10. On 27 August 2025 the FCA Supervision Hub asked you certain questions. It added that the information you provided had been logged, but it could not share details of how the FCA would use the information. It reiterated that, if you remained dissatisfied with Firm X, you could approach the FOS. On the same day you replied to the FCA to say that the answers to the questions were contained within the documents you had provided attached to your email.

11. On 29 August 2025 the FCA Supervision Hub apologised for its oversight in not reviewing your documents. It stressed that it did not investigate or intervene in individual disputes with firms, and that this is the role of the FOS. It also repeated that the information you had provided had been logged against Firm X and made available to the relevant area, although it could not give you any feedback due to legal and policy restrictions.
12. On 6 September 2025 you made an initial complaint to my office but were advised that you first needed to complain to the FCA.
13. On 8 September 2025 you complained to the FCA that the Supervision Hub had not initially read the documents you provided. You asserted that this was an example of issues within the FCA recorded in my office's 2024/2025 Annual Report and others.
14. On 21 October 2025 the FCA issued its Decision Letter, in which it upheld your complaint that the Supervision Hub had asked you questions, the answers to which were contained in the documents you had already provided, apologised, and accepted that its customer service was not in line with the standards expected.
15. The FCA did note that the supervisor in question had provided appropriate guidance on the FCA's remit and the options open to you. The Decision Letter also contrasted the roles of the FCA and the FOS, recommended you escalate your concerns with the FOS, and noted that your information had been logged but could not be discussed with you due to confidentiality restrictions.
16. On 22 October 2025 you complained to my office.

Analysis

17. Although your complaint to the FCA concerned how its customer service team handled your complaint about Firm X, it is not clear whether you are complaining to me solely about the FCA's customer service or how it handled the information you provided.
18. I have reviewed the evidence and consider that the FCA Supervision Hub should have read your information before asking questions which the information would have answered. Like the FCA, I uphold this element of your

complaint. However, I note that the FCA promptly apologised at the time and apologised again in its Decision Letter. I consider the FCA handled your complaint appropriately.

19. Separately, you allege that poor customer service is a systemic issue within the FCA, referring to my 2024/2025 Annual Report. The FCA directed you to its own 2024/2025 Annual Report, which it said responded to the issues identified by Parliament and my office, and outlined the steps it is taking to address the concerns raised via individual complaints and independent scrutiny.
20. I am satisfied that the FCA has responded to you on this matter and as I have explained above, my 2026 Annual Report will review relevant trends and will enable me to assess whether the FCA has, in practice, addressed the issues I raised, including whether customer service–related complaints have decreased.
21. The FCA also told you that it could not intervene in disputes between a customer and a firm, as this was the role of the FOS. It told you on two separate occasions that the information you had provided had been logged against Firm X and made available to the relevant area, although it could not give you any feedback due to legal and policy restrictions.
22. I have also reviewed how the FCA dealt with the information you provided about Firm X. I am satisfied that the FCA gave reasonable consideration to the information you provided, although, I also cannot comment on what the FCA did due to the same legal and policy restrictions.

Other

23. You have asked for my name and email address, and why neither is on the Office of the Complaints Commissioner (“**OCC**”) website. My name and profile can be found at <https://frccommissioner.org.uk/profile>, but it is not policy to share my email address. The OCC receives all correspondence at info@frccommissioner.org.uk

The Complaints Commissioner

Complaints Commissioner

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