



19 March 2026

Final report by the Complaints Commissioner

Complaint number 202500569

The complaint

1. On 26 November 2025, you submitted a complaint to my office about the FCA's Decision Letter dated 13 November 2025 (the "**Decision Letter**") in which the FCA declined to investigate your complaint of 13 August 2025.

2. As I understand it, the crux of your complaint is:

You allege that, since at least 2015, the FCA has known that you were vulnerable and ought to have known from the characteristics you presented in your interactions with it that you have Autism. You allege that, since 2015 to the present, the FCA has weaponised your vulnerability and/or Autism (by falsifying representations to and about you, as well as other misconduct) such that "it is fair to conclude that the FCA must have intended for me to commit suicide".

3. Broadly speaking, the FCA declined to investigate your complaint on the basis that it stated you had not provided evidence to substantiate your allegations and consequently it considered the allegations amounted to no more than general dissatisfaction with the FCA's policies or practices (an exclusion contained at para. 2.11(a) of the Complaints Scheme). You have challenged the FCA's reliance on this exclusion, including its assertion that you have not provided sufficient information/evidence to support your allegations.

4. In my view your complaint is not an expression of general dissatisfaction, but rather an allegation that the FCA has engaged in very serious misconduct in its treatment of you. Accordingly, I find that the FCA wrongly excluded your

complaint under paragraph 2.11 (a) of the Complaint Scheme and I refer it back to the FCA for re-consideration subject to the qualification in paragraph 5 below.

5. In your complaint to me, you have described some examples of FCA decision letters to you which you allege the FCA falsified. My predecessors previously investigated some of these complaints (i.e. where you escalated them to the OCC), but not others. Where a Commissioner has previously investigated your allegations that the FCA has falsified its decision letters to you (or engaged in other alleged misconduct which falls within present complaint) I do not consider that it is necessary for the FCA to re-investigate those allegations anew.
6. Although the FCA stated in its Decision Letter that you have not provided any evidence in order to enable it to review your allegations, you have informed me when you referred your complaint to me that in fact that you have previously provided the FCA with the following:
 - *“Specific dates*
 - *Specific individuals*
 - *Specific misconduct*
 - *Evidence*
 - *Internal FCA documents*
 - *A clear chronology*
 - *The connection between the FCA’s treatment of me and their knowledge of my vulnerability*
 - *Specific allegations of concealment, manipulation, and bad faith”*

The FCA needs to check if it can locate this material and then review it. If the FCA cannot locate it, then it should ask you to re-provide it.

7. For the avoidance of doubt, each part of your complaint needs to be supported by evidence. For example, the Decision Letter states that *“Based on the information available, your August 2025 complaint is the first instance where you have disclosed your Autism.”* You dispute this, alleging *“This is factually untrue”*. You are therefore required to provide evidence which illustrates the FCA’s actual knowledge of this in 2015 and pinpoint why you consider it may

have had such actual knowledge earlier. I do, however, note your position that, even if the FCA did not have actual knowledge of your Autism and/or vulnerability at the time, it ought to have.

8. You have also asked me to require the FCA to disclose all of its internal communications relating to you concerning specific points. At this stage, I am considering your complaint solely on a point of process, namely whether the FCA was acted reasonably in excluding it under paragraph 2.11(a) of the Scheme. I will not be commenting on the substantive merits of the allegations or on any other requests (including this one) as part of this review.

Outcome

9. I agree with you that your complaint does not amount to “general dissatisfaction with the FCA’s policies or practices” and thus that the FCA cannot rely on such exclusion under the Complaints Scheme. I therefore uphold this element of your complaint. For the avoidance of doubt, I am upholding the complaint on a point of process only. I am not making any finding as to the merits or substantive validity of the underlying allegations. I refer it back to the FCA for re-consideration your complaint as described at para. 2 above with the qualification described at para. 5 above. The FCA should search for the evidence you describe that you previously provided to it and, if unable to locate it, should ask you to re-provide it. If you are dissatisfied with the FCA’s revised decision and escalate this to me, I will consider your requested remedies in view of the FCA’s revised decision.
10. The FCA has confirmed to me that it has accepted my recommendation in para. 9 above and will investigate the complaint (as described at para. 2 above with the qualification described at para. 5 above) as a new case. Please direct any submissions or comments you may have to the FCA so that the FCA can take them into account as part of its review.

The Complaints Commissioner

Complaints Commissioner

19 March 2026