Complaints Commissioner

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Final report by the Complaints Commissioner

Complaint number 202500694

The complaint

1. On 16 March 2026, you submitted a complaint to my office about the FCA.

   Complaint Element: You complain that staff at the FCA Supervision Hub were discourteous and that the FCA was effectively bullying you by ending calls and refusing to continue communicating with you by telephone.

   Outcome: Not upheld. The FCA had previously informed you that it would be restricting its communications with you and that new matters should be raised via written communication only. It also said that calls might be terminated if you continued to contact it. Having reviewed the call recordings, I am satisfied that, while FCA Supervision Hub staff did refuse to continue calls with you, they did so in line with the previous notice provided. I do not consider the staff's conduct during those calls to have been rude, and I have found no evidence to support your allegation that the FCA was bullying you.

Preliminary Points:

2. You contacted the FCA to complain about Society X. I note that the issues you have described relating to your interactions with Society X are extensive and you have contacted various agencies about this already. When assessing your complaint, my role, as Complaints Commissioner, is to provide an independent assessment of complaints against the FCA. I am unable to deal with complaints related to any other organisations or firms. Therefore, this Preliminary report focuses on whether the FCA acted reasonably in the circumstances and will not comment on the actions of any other parties.

Background

3. You have been contacting the FCA for many years about a number of firms including Society X, a registered society on the FCA's Mutuals Public Register.

4. On 29 September 2023, the FCA advised you that it had nothing further to add to the guidance you had already been provided regarding the various issues you had raised and therefore it would not be seeking to respond to any further correspondence received from you.

5. On 22 May 2024, the FCA said that it considered the volume of your contact to be excessive and that it may block further contact from you. You were advised to contact them about any new matters only via letter.

6. On 22 January 2026, you contacted the FCA about Society X after being advised to do so by Companies House. The Supervisor eventually terminated the call as you had discussed the matter previously with the FCA and had been told not to contact the FCA via telephone.

7. On 5 February 2026, you left a voicemail for the FCA's Complaints team. They called you back on 6 February 2026 to note down the details of your complaint. You explained that you were unhappy with the service you received. You were also unhappy with how the Complaints team call handler ended the call and asked for this to be added to the investigation of your complaint.

8. On 6 March 2026, you made numerous calls to the FCA to ask for an update on your complaint as you had not yet received the scoping letter. The Supervisors told you they could not continue with the calls as you had already discussed these matters with the FCA previously. You then left voicemails on the Complaints team number unhappy that your calls had been terminated.

9. On 11 March 2026, the FCA issued its decision letter not upholding your complaint. It said that its staff had adhered to the correct procedures and that staff remained professional in their interactions with you.

10. On 16 March 2026, you contacted my office to complain about the FCA.

11. On 17 March 2026, the FCA's Complaints team responded to subsequent correspondence from you letting you know it would not be responding further to concerns about Society X that it had already addressed previously.

Analysis

12. You are unhappy that the FCA terminated your calls on multiple occasions when you were providing the context of your interactions with Society X.

13. I have reviewed the calls you have had with the FCA and considered whether FCA staff acted reasonably.

14. On 22 January 2026, you called the FCA because you say that Companies House informed you that Society X was registered with the FCA and it would be able to help you. During the call, the Supervisor asked you further questions to understand the issues you were having with Society X. The Supervisor made you aware that you had already been in touch with the FCA previously on this matter and that the FCA would not be discussing this further. The call was then terminated.

15. In your complaint to the FCA, you mentioned that the Supervisor slammed the phone down at the end of the call which you found upsetting. Having listened to the call, I do not think that the Supervisor slammed the phone down as you describe. The Supervisor did terminate the call, but I do not find this unreasonable. By this point, the FCA had provided you with prior notice that it may not respond to you. Specifically, the email on 22 May 2024 mentioned that if you continued contacting the FCA, it may take further action including terminating calls made to its helpline.

16. You had forewarning that the FCA was limiting contact with you as the number of emails you had sent were in breach of the FCA's Unacceptable Behaviour Policy. The FCA had also given you notice that calls would be terminated if you continued contacting the FCA which is what happened on this occasion and on subsequent occasions when you called the Supervision Hub.

17. I also listened to your call with the Complaints Team on 6 February 2026, which ended sooner than you wanted. During this call, you extensively described the issues you experienced with Society X, and the call handler attempted to focus matters to the specifics of your complaint about the FCA and noted your complaint details and the remedies you were seeking. The call handler had noted the details of your complaint and whilst, you would have liked to provide further context about Society X, I do not think it was unreasonable to end the

call at this point as you were providing additional context but this was unrelated to the complaint being investigated by the FCA. The call handler had explained the next steps of the complaints process, and I do not think further conversation would have significantly changed the core element of your complaint.

18. You made multiple calls to the FCA's Supervision Hub on 6 March 2026 as you had expected to receive an update on your complaint. Again, in these calls, you began to thoroughly describe the issues you had encountered with Society X. However, the Supervisors explained that they could not continue the call and would bring the call to an end. In these calls, I do not think the staff were rude. I note that you wanted to continue the conversation and were unhappy with the Supervisors limiting the extent of the discussion, but this was in line with the notice you had been provided and the FCA's Unreasonable Behaviour Policy.

19. The FCA has explained that it has already provided all the information it can to help you on this matter and outlined its remit. I note that the FCA's Complaints Team has told you it will not be responding further to your correspondence about Society X on matters it has already answered. If you wish to contact the FCA about new matters, you can do so by letter as calls may continue to be terminated and your emails may go unanswered.

20. I appreciate this was not the experience you wanted and this was upsetting for you. However, the FCA had forewarned you that it was limiting its communication with you. Therefore, I do not think the FCA has acted unreasonably in these circumstances.

21. I have considered your comments on the Preliminary Report. You have raised a number of points relating to your dissatisfaction with the outcome, your concerns about the actions of the FCA, and wider concerns relating to other organisations and historical matters. I have noted your comments regarding court orders, alleged criminal conduct, GDPR requests, financial compensation and other matters. These matters appear to relate to issues related to other organisations.

22. Your comments have been taken into account and the Final Report sets out my conclusions on the complaint against the FCA.

23. The purpose of this investigation is to consider whether the FCA acted reasonably in relation to the matters within the scope of your complaint. The Complaints Scheme does not provide a mechanism for the Commissioner to investigate complaints about firms or organisations outside the Scheme, or to determine disputes relating to those matters. For the reasons above I do not uphold your complaint.

Support for financial hardship and debt advice

24. You have mentioned separately that you have experienced financial hardship. You may find it helpful to get in touch with the below organisations who can provide you support with your financial circumstances:

    Turn2us

    https://www.turn2us.org.uk/

    Help through Hardship helpline

    Telephone: 0808 208 2138

The Complaints Commissioner

Complaints Commissioner
03 August 2026