

26<sup>th</sup> November 2015

Dear Complainant,

**Complaint against the Financial Conduct Authority**  
**Reference Number: FCA00112**

Thank you for your emails. I have now completed my review of the Financial Conduct Authority's (FCA) consideration of your complaint.

**How the complaints scheme works**

Under the complaints scheme, I can review the decisions of the FCA's Complaints Team. If I disagree with their decisions, I can recommend that the FCA should apologise to you, take other action to put things right, or make a payment.

As you can find full details of how I deal with complaints at [www.fsc.gov.uk](http://www.fsc.gov.uk) I do not intend to set them out fully below. If you need further information, or information in a special format, please contact my office at [complaintscommissioner@fsc.gov.uk](mailto:complaintscommissioner@fsc.gov.uk), or telephone 020 7562 5530, and we will do our best to help.

**What we have done since receiving your complaint**

We have now reviewed all the records you and the regulator have sent us. My decision on your complaint is explained below.

**Your complaint**

From your email of 4<sup>th</sup> November 2015 I understand you are looking for an independent review of the FSA, the FOS and the FSCS in relation to your complaints about Barclays Bank, Halifax and Aviva. In addition you would like your career 'rectified in the City of London'.

You are unhappy with the conduct of Barclays, Halifax and Aviva with respect to accounts you hold with these institutions, and the effect on your career. You complained to the FCA asking it to intervene on your behalf and investigate the above institutions as well as the actions of the FOS and FSCS.

The FCA excluded your complaint in its Decision Letter to you on 3 November 2015.

## **My position**

I appreciate that you are dissatisfied with Barclays Bank, Halifax and Aviva. However, this Complaints Scheme was created to allow those who are unhappy with the regulators' (in your case, the FCA's) conduct to challenge the regulator without incurring the significant expenses associated with the legal process and the courts. The scheme was not designed to allow consumers who are unhappy with the conduct of a regulated firm to challenge the conduct of that firm (that is the role of the Financial Ombudsman Service), or to deal with disputes about employment.

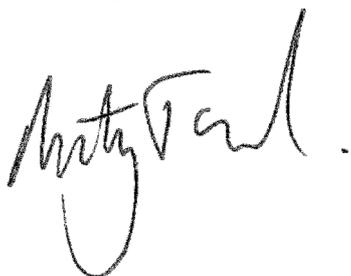
The FCA was correct to decline to investigate your complaint, since it falls outside the Scheme. The FCA has already correctly informed you that it does not deal with individual complaints against firms. If you have a dispute with a regulated firm, such as Barclays Bank, Aviva or Halifax, you should approach the Financial Ombudsman Service with your complaint. I understand that it has tried to assist you by providing further information for referring your concerns about these institutions to the FOS and FSCS.

With respect to your request that I investigate the FOS and FSCS, I should point out that paragraph 3.4 (e) of the Complaints Scheme excludes complaints about the actions or inactions of the FOS and FSCS from being considered under the Scheme. For that reason, I agree with the FCA's decision to exclude your complaint.

## **Conclusion**

For these reasons, I am afraid that I am unable to help you under the Complaints Scheme. I appreciate that you will be disappointed with my decision, but hope that you will understand why I have reached it.

Yours sincerely

A handwritten signature in black ink, appearing to read 'Antony Townsend', with a large, stylized flourish at the end.

Antony Townsend  
Complaints Commissioner