

15<sup>th</sup> December 2016

Dear Complainant,

**Complaint against the Financial Conduct Authority  
Reference Number: FCA00233**

Thank you for your correspondence about your complaint against the Financial Conduct Authority (FCA).

**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 have not set them out here. 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**

I have now reviewed all the information you and the regulator provided us with, as well as your comments following my preliminary decision. My final decision on your complaint is explained below.

**Your complaint**

You made a complaint about the FCA for mishandling the information you provided them with in relation to fraud and money laundering offences which you believe were facilitated by Barclays Bank, a firm regulated by the FCA. You also raised a number of concerns in relation to the Home Office, the Passport Office and Lambeth Council, amongst other organisations.

In response to your complaint, the FCA Complaints Team found that the FCA's Consumer Contact Centre (CCC) handled your information correctly, and had forwarded it to Barclays Bank's supervisor for their consideration. They also advised you that they would not be able to provide you with specific feedback about how this information has been used, because of the restrictions placed on them by s348 of the Financial Services and Markets Act 2000 (FSMA).

**My findings**

In considering your complaint, I reviewed the FCA's records, including the recording of two phone calls you had with them. I have also looked into whether the information you provided to the FCA in support of your allegations was forwarded to the supervisors of Barclays Bank PLC.

I can confirm that your emails were forwarded to the supervisors of Barclays for their consideration, which is the process the CCC is expected to follow. How the information is treated by the supervisor is not something that can be disclosed to consumers, because the FCA is bound to confidentiality under s348 of the Financial Services and Markets Act 2000 (FSMA).

From the call recordings I recognise that the person who called you back following the call you made to the CCC was not entirely clear on what had been agreed in the previous phone call. It is also clear that this caused you upset and inconvenience. However, I consider that this was caused by the considerable complexity of your complaint, and that the call handler was doing his best to establish what you wished the FCA to do in response to your complaint, bearing in mind that the FCA's remit is limited to the powers it is given by statute, and is not a complaints handling organisation.

### **Conclusion**

Having reviewed all the evidence available to me, I find that the FCA's CCC did forward the information you provided to the correct department within the FCA. Due to restrictions placed on them by legislation, neither the FCA nor I are able to disclose how the information you provided is being dealt with. For that reason, I am unable to uphold your complaint.

You may wish to raise your concerns with the Financial Ombudsman Service, Action Fraud and your local Citizens Advice Bureau, as they may be able to assist you in resolving the impact these alleged fraudulent activities are having on you personally, something the FCA is unable to assist with. If you have evidence of criminal activity, you should refer this to the police.

I recognise that you will be disappointed with aspects of 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