

**The FCA's response to the
Complaints Commissioner's Report 202400204
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We have carefully considered the Complaints Commissioner's (the Commissioner) Final Report. In the Report, the Commissioner highlights that we did not accept the recommendation to "*review our internal process in order to facilitate a fairer approach to firms which it names in online publications, and that [the FCA] apologies to [the complainant]*". The Commissioner also accepts that our decision to add the alert to our website was appropriate.

In our response to the Commissioner's Preliminary Report, we explained that we had reviewed our internal processes. We set out that we were satisfied our existing process struck the right balance between consumer protection and giving genuine firms the opportunity to respond. We also maintained that the actions we took in this case were reasonable and proportionate. As a result we do not think an apology is warranted.

However, in light of the Commissioner's Final Report, we accept the Commissioner's recommendation and will consider further how we engage with non-responsive firms following the publication of an alert on our website.

3 October 2024