



**The FSA's response to the  
Complaints Commissioner's Report**

**L0990**

**Published on 1 June 2009**

**We have considered the final report of the Complaints Commissioner on complaint L0990.**

**The FSA welcomes the Commissioner's decision not to uphold the main element of this complaint.**

**We note, and agree with, the Commissioner's comments about the importance of correctly identifying the substance of a complaint. In our early correspondence with complainants we always set out our understanding of the complaint, and request that the complainant inform us if our understanding is wrong. While we also note the Commissioner's concerns about how that process worked in this particular case, we followed our usual practice and, although we had lengthy correspondence with the complainant, we were not informed that our understanding was incorrect.**

**1 June 2009**