



BANK OF ENGLAND

The PRA's response to the Complaints Commissioner's Final Report PRA00016

Published on 30 March 2021

We have considered the Final Report of the Complaints Commissioner on complaint PRA00016.

We note the Commissioner's decision not to uphold elements one to seven of the complaint, the finding that element eight was outside the scope of the Complaints Scheme, and to uphold elements nine and ten. We note the additional helpful observations which were also outlined in the report.

We address each of the recommendations in turn below.

Clarity of Communications

We have noted the recommendation to be even clearer in our communications with complainants. We will endeavour to address this when corresponding with complainants in the future, specifically in our final response letters.

Marking Letters 'Private and Confidential'

The Commissioner observed that the PRA should not mark final response letters to complainants as 'Private and Confidential'. We will consider whether it is appropriate to continue to mark final response letters as 'Private and Confidential' on a case by case basis going forward. Further, we will also now add wording to such letters to clarify to the addressee that they can of course choose to share the final response letter as they wish.

Time taken to conclude our investigation

We note the finding that an apology augmented by the gesture of an ex gratia payment of £75 for distress and inconvenience was merited in this case. The PRA will, therefore, ensure that these actions are taken forward in order to apologise for the distress and inconvenience caused by the length of time taken to investigate this particular complaint.

Ex gratia payments for delay

Finally, the Commissioner also suggested that the PRA may want to consider putting in place an indicative scale of ex gratia payments it may offer for any delays in handling complaints to completion. The recent [Consultation Paper \(CP 8/20\)](#) on the Complaints Scheme contains the regulators' proposals for distress and inconvenience payments, including with regard to delays in handling complaints to completion. We are currently carefully considering the responses to the Consultation Paper, with the FCA, and will ensure that the recommendation in this area is considered as part of the review.

29 March 2021