

## FCA Unrestricted

Helpline: 020 7066 9870  
Email: [complaints@fca.org.uk](mailto:complaints@fca.org.uk)  
Website: <https://www.fca.org.uk/about/complain-about-regulators>



12 Endeavour Square  
London  
E20 1JN

Tel: +44 (0)20 7066 1000  
Fax: +44 (0)20 7066 1099  
[www.fca.org.uk](http://www.fca.org.uk)

### Sent by email

Mr Kevin Hollinrake MP  
House of Commons

Emailed to: [kevin.hollinrake.mp@parliament.uk](mailto:kevin.hollinrake.mp@parliament.uk)  
[adam.keene@parliament.uk](mailto:adam.keene@parliament.uk)

1 August 2019

Our Ref: 206053561

Dear Mr Hollinrake

I write further to our email dated 31 July 2019, which I have considered as a complaint against the FCA under the Complaints Scheme (the Scheme). Further information about how we handle complaints and the role of the Complaints Team can be found [here](#).

### Your complaint

On 26 June 2019 you wrote to Andrew Bailey in your capacity as Chair of the All Party Parliamentary Group (APPG) on Fair Business Banking to make a complaint about the FCA's handling of the treatment of Sally Masterton, a whistleblower and former employee of Lloyds Banking Group (LBG). In particular, you are unhappy that the FCA:

- didn't sanction LBG for its treatment of Sally Masterton; and
- may not have followed its own processes for handling whistleblowing disclosures.

### Our response

I regret that we are be unable to investigate your complaint under the Scheme. Paragraph 3.2 of the Scheme explains that a complaint "*can be made by anyone who is directly affected by the way in which the regulators have carried out their functions.*" On review of the information you have provided, for the purposes of the Scheme, I do not consider that you have been directly affected by the actions/inaction of the FCA in respect of this complaint.

Should Ms Masterton wish to raise a complaint about the FCA's handling of the above matters, she can ask you to represent her for the duration of the complaint.

### The role of the Complaints Commissioner

The Complaints Commissioner is the independent person appointed by the Regulators to be responsible for the conduct of investigations in accordance with the Scheme. If you are dissatisfied with our decision on your complaint, you may refer your complaint to the Complaints Commissioner who may decide to carry out his own investigation. A referral to the Complaints Commissioner should usually be made within three months of the date of this letter, although a referral outside the three months' time limit may, where there are adequate reasons for the delay, still be considered by the Complaints Commissioner.

If you decide to contact him, his details are as follows:

Office of the Complaints Commissioner  
23 Austin Friars  
London  
EC2N 2QP  
Telephone: 020 7562 5530  
Email: [complaints@frccommissioner.org.uk](mailto:complaints@frccommissioner.org.uk)

Yours sincerely

A handwritten signature in blue ink, appearing to read 'D Harwood', with a horizontal line underneath.

**Dean Harwood**  
Complaints Team Manager  
FCA Complaints Team  
Corporate Services

Telephone: 020 7066 9870  
Email: [complaints@fca.org.uk](mailto:complaints@fca.org.uk)