



BANK OF ENGLAND

The PRA's response to the Complaints Commissioner's Final Report PRA00019

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We have considered the Final Report of the Complaints Commissioner on complaint PRA00019.

We note the Commissioner's decision not to uphold elements B to L of the complaint, and to uphold element A. We note the additional helpful observations which were also outlined in the report.

We address each of the recommendations in turn below.

Time taken to conclude our investigation

We note the finding that an apology augmented by 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

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.

8 June 2021