**Question Set C**

**For victims of of financial services misconduct from**

**Payments Institutions or other non-investment scams**

## Please note all of these points before answering:

### If you have any questions please contact Andy Agathangelou, Chair of the APPG’s Secretariat, at [Email](mailto:andy.agathangelou@transparencytaskforce.org?subject=%20My%20submission%20to%20the%20Call%20for%20Evidence%20about%20the%20FCA)

* Only reply to this question set if it applies to you.
* This Call for Evidence is being handled by the APPG’s [Secretariat](https://appgonpersonalbankingandfairerfinancialservices.org/about-us/secretariat) and support staff, who will collate the evidence and provide it to [the APPG’s members](https://appgonpersonalbankingandfairerfinancialservices.org/about-us/members).
* Respondents’ information will only be shared as necessary to enable the successful completion of the exercise and it will not be shared beyond the scope of this Call for Evidence.

### Please note that we ask respondents to only give evidence that they are free to provide. It is entirely the responsibility of the respondent to ensure they take into account any agreement(s) they may have entered into.

* Respondents may choose to skip answering any of the questions if they wish.

### It is for each respondent to decide whether their name and/or their responses are put into the public domain.

## The process to follow

### Select the question set that relates to you. You may respond to more than one question set if you have different experiences of contact with the FCA.

### Download it, as a Word document, and save it on your computer.

### Provide your answers after each question.

### Please leave blank any questions that don’t apply to you or that you do not wish to answer.

### Save the completed document on your computer.

* Please email it to Andy Agathangelou, **by 5pm on Monday 11th October**, at [Email](mailto:andy.agathangelou@transparencytaskforce.org?subject=%20My%20submission%20to%20the%20Call%20for%20Evidence%20about%20the%20FCA)

## Other important points to note

### This exercise is about gathering evidence on what people think about the FCA; it is not about providing any assistance, guidance or advice on any case a respondent may have against the FCA, or any other entity.

### Respondents are asked to only provide answers to the questions given.

### Respondents are asked to not provide any supplementary evidence or documentation.

**Question Set C**

**For victims of of financial services misconduct from**

**Payments Institutions or other non-investment scams**

## Your Details

Name:

(Please type here. Thank you.)

Company/Business (if applicable):

Address including postcode:

Email address:

Mobile telephone number:

## Permissions

* + Do you give permission that your name is put into the public domain?
    - Please enter Yes or No. ……..
  + Do you give permission that your response is put into the public domain?
    - Please enter Yes or No. ……..

## Questions

#### 1. Please tell us about yourself and outline, just briefly to begin with, how you came to interact with the Financial Conduct Authority?

(Please type your answer here. Thank you.)

#### 2. Which organisation(s)/individual(s) caused you financial loss?

#### 3. When did this happen?

#### 4. How much did you lose?

#### 5. Have you ever witnessed any actions or conduct that, in your reasonable belief, breached any law, regulatory code or applicable or relevant policy? If so, please explain which law, code or policy you believe was breached.

#### 6. Who or what encouraged or led you to trust those you dealt with?

#### 7. If applicable, which bank did you pay money into?

#### 8. When and how did you realise you had suffered a financial loss?

#### 9. Who/which organisation(s) did you contact about the situation?

#### 10. Was the organisation that you dealt with authorised by the FCA?

#### 11. If it was authorised by the FCA, did you consider this to be important? If yes, why?

#### 12. If the organisation was not authorised by the FCA, did you contact the FCA, or any other UK authority, to tell them about the fraud and theft? If so, what was their response?

#### 13. If you had dialogue with the FCA, did the FCA Contact or Customer Centre take your report and give you any advice?

#### If so:

#### What was the advice?

#### What did the Customer service agent say would happen?

#### Approximately how long was your call?

#### Did you feel the Contact centre took your report and questions seriously?

#### Did they appear knowledgeable about your problem?

#### What were the next steps?

#### 14. If applicable, how long was it after making your report to the FCA before you heard something about your situation? Who contacted you?

#### 15. Were updates provided? If so, how regular were they and how were they communicated?

#### 16. Did the FCA advise you about their FCA Complaints Scheme if

#### You were not satisfied with how they regulated the firm who stole your money?

and/ or

#### You were not satisfied with how the FCA treated you after you reported the crime?

#### 17. Are you aware of the Financial Regulators Complaints Commissioner (FRCC) who provides an independent assessment of the work of the FCA?

#### If yes, how did you learn of the FRCC?

#### Were you advised by the FCA that you had to make a complaint to the FCA Complaints Scheme first and await the outcome of that complaint before making a complaint to the FRCC?

#### Have you asked the FRCC to investigate? If not, do you intend to and why?

#### 18. Are you satisfied with the responses to your report about your stolen money from any authority that you dealt with, for example Action Fraud, FCA, the Police, the FRCC, the Financial Ombudsman, the Pensions Ombudsman or any other Government-related entity?

#### 19. Has there been a positive outcome in terms of justice (criminal prosecutions, fines, censure of the firm) or the recovery of your money?

#### 20. What positives are there about the FCA that you would like to comment on?

#### 21. What do you think about the possibility of conflict of interest issues at the FCA?

#### 22. Do you believe there should be spot checks by the FCA on regulated and/or unregulated entities, perhaps similar to the spot-checks by VAT inspectors

#### 23. The FCA is undertaking a Transformation Project. Do you have any comments to make about that?

#### 24. Are there any other comments that you would like to make?

*~~ END ~~*

*Thank you*