**Question Set B**

**For victims of bank misconduct toward SMEs**

## 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 15th November**, 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 B**

**For victims of bank misconduct toward SMEs**

## 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. …….. (With Email address, phone number and postal address redacted).

## 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. What was the arrangement you entered into, with what entity/ies and when?

#### 3. If you are happy to mention it, approximately how much money was involved?

#### a) Principal? £

#### b) Total losses? £

#### 4. What was supposed to happen as you understood it; and what actually happened?

#### 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. What have been the consequences to you, your business (and if relevant to your family) as a result of what happened?

#### 7. What could the FCA have done that might have protected you from harm?

#### 8. What interaction have you had with the FCA about your case?

#### 9. To your knowledge, what did the FCA do about your case?

#### 10. Do you believe the FCA could have done better once they became aware that you had suffered detriment?

#### 11. What would you say about the FCA’s effectiveness and timeliness in taking action to protect other business owners from this kind of harm?

#### 12. How helpful has the FCA been to you and others affected in securing redress from the Financial Institutions that have caused you harm?

#### 13. How effectively did the FCA act to prevent them doing it again?

#### 14. What are your thoughts on any shortcomings at the FCA?

#### 15. What are your thoughts on whether the FCA lacks the powers that it needs; or conversely, that it doesn’t make good use of the powers it already has?

#### 16. In general terms, how would you describe what it’s been like dealing with the FCA?

#### 17. What is your perception of the culture of the FCA, and what do you think about it?

#### 18. Have you ever complained officially about the FCA; if so to whom? What happened, and how do you feel about what happened? What feedback, if any, have you had about your complaint? How helpful was the feedback? How long has it taken for your complaint to be processed?

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

#### 20. If you could change three things about the FCA, what would they be?

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

#### 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. Do you have any concerns that this Call for Evidence may be counterproductive from your point of view?

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

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

*~~ END ~~*

*Thank you*