**Question Set D**

**For Mortgage Prisoners**

## 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 D**

**For Mortgage Prisoners**

## 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. Who is your mortgage currently with?  If your mortgage has been sold on, please list all the companies since you originally took out your mortgage that have been involved, as far as you know. If you are able to, please also note the dates ownership transferred.

#### 3. Was your original mortgage lender FCA regulated?  If your mortgage has been sold on, please state this for each company.

#### 4. Briefly describe the interactions you have personally had with the FCA.

#### 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. In broad terms, what have your dealings with the FCA been like?

#### 7. How long did it take to resolve your issue?

#### 8. How well or badly do you think the FCA have performed in relation to providing helpful solutions for mortgage prisoners?

#### 9. What do you believe the FCA could have done better once they were aware that there was a problem with mortgage prisoners?

#### 10. What would you say about the FCA’s effectiveness and timeliness in taking action to protect consumers?

#### 11. Have you experienced situations where interacting with the FCA has been helpful to either yourself or others? If so, please explain what made the interaction(s) helpful.

#### 12. 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?

#### 13. Have you experienced any difficulties or shortcomings in your interactions with the FCA?

#### 14. Have you experienced the FCA being reluctant to give clear answers to questions?

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

#### 16. 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?

#### 17. Overall, what have been the consequences to you (and if relevant to your family) as a result of being a mortgage prisoner?

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

#### 19. 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?

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

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

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

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

*~~ END ~~*

*Thank you*