Bank of England

# Response to the Complaints Commissioner's Annual Report 2025/26: 'Reviewing how the financial services regulators consider complaints'

On behalf of the Bank of England and the Prudential Regulation Authority

July 2026

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Presented to Parliament pursuant to section 87 of the Financial Services Act 2012 (as amended by the Small Business, Enterprise and Employment Act 2015 and the Financial Services and Markets Act 2023).

We welcome the Annual Report of the Complaints Commissioner, Rachel Kent (the Commissioner), covering the period from 1 April 2025 to 31 March 2026 (the Period) and would like to thank the Commissioner and her office for their hard work over this Period.

We note the Commissioner's comments in relation to the four complaints against the Prudential Regulation Authority during the Period.

We also acknowledge and thank the Commissioner and her office for their constructive engagement with the PRA Complaints Team during the Period. We welcome the Commissioner's positive feedback on this engagement and remain committed to maintaining an open and collaborative dialogue and to improving the clarity and accessibility of our complaints handling, including through ongoing enhancements as suggested by the Complaints Commissioner. In response to the Commissioner's feedback, in June 2026, the PRA updated the Complaints section of the Bank's website.