

**Appendix v – Final Response Letter**- upheld, resolved, offer of redress

Customer Name

Address 1

Address 2

Address 3

Address 4

Post Code

Date

Our ref: *[file number]*Dear *[customer name]*,Complaint relating to: *[brief details]*

I am writing in relation to the complaint you raised on DD/MM/YYYY, the details of which are as follows:

*Full details of complaint*

I can confirm that I have conducted an investigation and have concluded the following:

*Full details of conclusion*

Given the above, I have upheld your complaint and I feel it is appropriate to offer the following redress which I hope meets with your approval:

*Details of redress: (delete redress section if appropriate)*

This is our final response.

If you decide that you are unhappy with the resolution we have provided, you have the right to refer your complaint to the Financial Ombudsman Service, free of charge – but you must do so within six months of the date of this letter.

If you do not refer your complaint in time, the Ombudsman will not have our permission to consider your complaint and so will only be able to do so in very limited circumstances. For example, if the Ombudsman believes that the delay was as a result of exceptional circumstances.

I have enclosed with this letter a copy of the Financial Ombudsman Service's explanatory leaflet. For further information you can visit their website <http://www.financial-ombudsman.org.uk/>

May I thank you for bringing this matter to our attention. We have reviewed and changed our processes to avoid any repeat occurrences of this nature.

Yours sincerely,

Melissa Brown  
Customer Complaints Manager