

Appendix vi – Final Response Letter- *Not upheld, resolved*

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 been unable to uphold your complaint as (EXPLAIN WHY THE COMPLAINT HAS BEEN REJECTED)

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/>

Yours sincerely,

Melissa Brown
Customer Complaints Manager