

Appendix viii – Complaint Referral Letter (*send within 5 business days where the responsibility for the complaint lies solely with a 3rd party*)

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*]

Thank you for taking the time to bring the following details to our attention:

Full details of complaint

Upon investigation, it has come to light that the responsibility for resolving your complaint lies with (INSERT 3RD PARTY NAME) due to (INSERT DETAILS).

We have forwarded your complaint on to them and they will be in contact with you in due course. In the meantime, if you wish to contact them, you can do so on (INSERT CONTACT DETAILS).

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