**Complaint Final Response Letter**

Complainant Name

Complainant Address

Etc Date

Dear (Complainant)

**Reference: Complaint**

With reference to the above we have now completed our investigations into your complaint. Our findings, explanation and final decision are detailed below:

**INSERT INFORMATION ON THE OUTCOME OF THE INVESTIGATION, THE FIRM’S DECISION AND ANY OFFER OR REJECTION OF THE COMPLAINT AND ANY OFFER OF REDRESS OR REMIAL ACTION.**

Please note that this is our final decision.

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.”

For more information about the Financial Ombudsman Service please read the enclosed leaflet or visit <https://www.financial-ombudsman.org.uk/>

Yours Sincerely