# Summary Resolution Communication

This letter is to be used when a firm considers the complaint to be resolved by close of business on the third business day following receipt.

Complainant Name

Complainant Address

Postcode Date

Dear (Complainant)

**Reference: Complaint**

This letter acknowledges your (written/oral) complaint in relation to the above which was received by ourselves on (Date).

Our understanding of your complaint is a follows:

(Insert a description of the complaint and your understanding of the complaint)

Further to our communication on (date) we now consider the complaint to have been resolved.

(insert the reason why you believe the matter to have been resolved)

However, if you are dissatisfied with our resolution of the complaint **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

(Person dealing with the complaint)