

DRN-5731309



### **The complaint**

Your text here

### **What happened**

Your text here

### **What I've decided – and why**

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint.

Your text here

### **My final decision**

Your text here

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr P to accept or reject my decision before 22 December 2025.

Susan Ewins  
**Ombudsman**