

DRN-5862920



**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

**Putting things right**

Your text here

**My final decision**

Your text here

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs H to accept or reject my decision before 30 January 2026.

Geraldine Newbold  
**Ombudsman**