

DRN-5958303



The complaint

DUMMY LETTER CREATED FOR INVESTIGATOR SO THAT THE COMPLAINT CAN BE CLOSED ON PHOENIX – DO NOT SEND

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 Mr B to accept or reject my decision before 16 December 2025.

Ronesh Amin
Ombudsman