

DRN-5958303



### **The complaint**

DUMMY LETTER CREATED FOR INVESTIGATOR SO THAT THE COMPLAINT CAN BE CLOSED ON PHOENIX – DO NO 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**