If you're not happy with the business's final response – or if eight weeks pass and you haven't received it – then please fill in the enclosed complaint form and send it to us.

Please also send us a copy of the final response and any other information you think is important to the complaint. There's no need to send us any original documents.

We don't normally pay the professional fees – in full or in part – of any solicitor, accountant or other paid adviser that a consumer might use to bring a complaint to us.

We won't take any more action unless you contact us again. If you would like more information about us, please see our website – www.financial-ombudsman.org.uk.

Yours sincerely

Anita Ayi Consumer Consultant

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