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Appendix 1

Summary Resolution Letter

Firm name
Address1
Address2
Postcode
Phone number: XXX XXX
XXX
Call charges explanation

Customer salutation, initials and surname

Address1 Date: [dd month yyyy]
Address2 Ref: [CMPXXXX]
Address3
Postcode

We've resolved your complaint

Dear [insert name]

Thank you for your complaint [call / letter / email / posted online] which was received on [ddmonthyyyy]. I am sorry to learn of your dissatisfaction with our service at [Firm name].

Your concerns were logged and have been thoroughly investigated. Subsequently I called you on [ddmonthyyyy] and we discussed your concerns in full. On that telephone call I resolved the complaint to your satisfaction and you agreed you were happy with the outcome. That being the case, there is no further action for you to take.

Your consumer rights

I believe I have now addressed your areas of concern and you can regard this letter as confirmation of our final response. However, if you do not feel my actions have resolved your complaint, there is a further escalation process available to you.

You have the right to refer your complaint to the Financial Ombudsman Service, free of charge – but you must do so within six months of the date of this letter. If you do not refer your complaint in time, the Ombudsman will not have our permission to consider your complaint and so will only be able to do so in very limited circumstances. For example, if the Ombudsman believes that the delay was as a result of exceptional circumstances.

The full contact details for the Financial Ombudsman Service (FOS) are detailed below - further information can also be found on their website:

Write to: Financial Ombudsman Service, Exchange Tower, London, E14 9SR
Phone: 0800 0 234 567 (free from landlines) or 0300 123 9 123 (charged at a national rate)
Email: complaint.info@financial-ombudsman.org.uk
Website: financial-ombudsman.org.uk