

**Redress determination in respect of advice to invest in the Arch cru *[insert fund name(s)]***

*[Firm details]*

*[Date]*

*[Consumer details]*

Fund name(s): *[insert fund name(s)]*

Amount(s) invested: *[insert amount(s) invested]*

Date(s) of advice given: *[insert date(s) of advice given]*

**We will not take any further action to review our sale of the CF Arch cru *[insert fund name(s)]* to you**

Dear *[Insert name]*

- **We are not able to complete our review of the way we sold the funds to you as you did not provide the extra information we requested. You confirmed you wanted us to review our advice to you to invest in the above-named fund.**
- **We wrote to you on *[insert dates of initial letter and subsequent letter]* to tell you that we needed additional information from you to complete this review. We also attempted to contact you *[insert details]*.**

**What you can do next**

This letter does not affect your ability to complain to us or to take legal action.

If you are dissatisfied with this outcome you have to contact the Financial Ombudsman Service (FOS) within six months of the date of this letter.

The FOS will decide whether we have applied the rules of the consumer redress scheme correctly.

Enclosed is a leaflet explaining the role of the FOS, which you can contact at:  
Financial Ombudsman Service  
South Quay Plaza  
183 Marsh Wall  
London E14 9SR

Tel: 0800 023 4567 or 0300 123 9 123

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

If you still want us to review the way we sold the funds to you, you can complain to us under our usual complaints procedure, which is attached.

**CF Arch cru payment scheme**

You may still be able to apply to the CF Arch cru payment scheme for a payment. The scheme will run until 31 December 2013 and is separate to the review process we are carrying out.

If you want to contact the FCA you can call its Consumer Helpline on 0800 111 6768 or email [consumer.enquiries@fca.org.uk](mailto:consumer.enquiries@fca.org.uk).

Yours sincerely,

<signature>

<name of adviser or customer service>