

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

Dear *[Insert name]*

- **We will not be reviewing the way we sold the CF Arch cru *[insert fund name(s)]* to you.**
- **You did not respond to our letters on *[insert date of initial letter and subsequent letters]* to say you wanted us to review the way we sold the funds to you and find out if you are entitled to compensation.**
- **We will only consider your case if you make a complaint to us or if you tell us you were not able to respond to our letters due to exceptional circumstances which caused the delay (for example if you were incapacitated by illness).**

The Financial Conduct Authority (FCA) has identified problems with advice to invest in the CF Arch cru investment and diversified funds.

We have asked our customers that invested in the funds whether they want us to review the way we sold the funds to them, to determine if they were mis-sold.

However, we will not be reviewing the way we sold the funds to you as you did not respond to our letters to say you wanted us to, **unless there are exceptional circumstances which caused the delay (for example if you were incapacitated by illness) or unless you complain to us..**

Exceptional circumstances

If you were not able to respond to our letters due to exceptional circumstances, please write to us and include evidence of the circumstances.

What you can do next

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

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.

Yours sincerely,

<signature>

<name of adviser or customer service>