

Redress determination in relation to advice to invest in Arch cru funds

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

Dear [Insert name]

- **We will not be reviewing the way we sold the CF Arch cru [insert fund name(s)] to you as you contacted us after the 22 July 2013.**
- **We wrote to you on [insert date] stating that you had until 22 July 2013 to complete the enclosed form and return it to us, if you wanted us to review the way we sold the funds to you**
- **You contacted us after the 22 July 2013 deadline and we do not consider that the delay was due to exceptional circumstances. If you think the delay was due to exceptional circumstances, you can refer your complaint to the Financial Ombudsman Service.**
- **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, details of which are attached.**

(Insert summary of consumer's explanation for the delay and the reasons why the firm does not consider it to be an exceptional circumstance (see the guidance in CONRED 2.6.3(G))

What you can do next

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

If you think we should review the way we sold the CF Arch cru [insert fund name(s)] to you, 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 scheme correctly in our decision to exclude you.

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

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.

Yours sincerely,

<signature>

<name of adviser or customer service>