**[*Please delete or amend any drafting instructions in italics before sending*]**

Rydym yn hapus i ddarparu copi o’r llythyr hwn yn y Gymraeg ar gais. Cysylltwch gyda ni ar [cymraeg@fca.org.uk](mailto:cymraeg@fca.org.uk) ac fe wnawn anfon copi atoch.

[Consumer details]

# British Steel consumer redress scheme

**We are stopping our calculation of any money we may owe you**

Dear [*Insert name*],

[Firm details]

[Date]

[If applicable: You were introduced to our firm by [insert name of introducer firm] for advice about your British Steel Pension Scheme benefits]

**We are not able to complete the calculation of any money we may owe you due to the unsuitable advice we gave you to transfer out of the British Steel Pension Scheme (BSPS). This is because you did not give us the information we asked for in our letters of [*insert dates of initial letter and reminder letter*].**

**If you are unhappy with our decision, you should contact the Financial Ombudsman Service within 6 months of the date of this letter. We have enclosed a referral form that you can use to refer your complaint on to them.**

**You can contact the Financial Ombudsman Service by:**

 **telephone on 0800 023 4567 or 0300 123 9123; or**

 **email addressed to** [**BSPS@financial-ombudsman.org.uk**](mailto:BSPS@financial-ombudsman.org.uk)**.**

# Why we are stopping our calculation of any money we may owe you

We wrote to you on [*insert dates of initial letter and reminder letter*] to tell you that we needed information from you to complete this calculation. We also tried to contact you [*insert details*] without success.

# What you can do next

You can still complain to us or take legal action. However, if you do not take action promptly, you may find that the time limit has passed for you to do so.

If you are unhappy with our decision to stop our calculation of any money we may owe you, you should contact the Financial Ombudsman Service within 6 months of the date of this letter. The Financial Ombudsman Service will decide whether we have followed the rules of the consumer redress scheme correctly.

We have enclosed a leaflet explaining the role of the Financial Ombudsman Service, as well as a referral form you can use to refer your complaint on to them. If you decide to complete and send this referral form on to them, they will contact you to set up and look into your

complaint. Please inform us if you would like an electronic version of these documents, so that you can email a completed referral form to the Financial Ombudsman Service email address below.

You can find out more information on how the Financial Ombudsman Service can help if you want to complain about our decision at [www.financial-](http://www.financial-ombudsman.org.uk/consumers/complaints-can-help/pensions-annuities/transfers-from-workplace-pensions-and-the-pensions-review/british-steel-pension-scheme) [ombudsman.org.uk/consumers/complaints-can-help/pensions-annuities/transfers-from-](http://www.financial-ombudsman.org.uk/consumers/complaints-can-help/pensions-annuities/transfers-from-workplace-pensions-and-the-pensions-review/british-steel-pension-scheme) [workplace-pensions-and-the-pensions-review/british-steel-pension-scheme.](http://www.financial-ombudsman.org.uk/consumers/complaints-can-help/pensions-annuities/transfers-from-workplace-pensions-and-the-pensions-review/british-steel-pension-scheme)

You can contact the Financial Ombudsman Service by:

 telephone: 0800 023 4567 or 0300 123 9123; or

 email: [BSPS@financial-ombudsman.org.uk](mailto:BSPS@financial-ombudsman.org.uk).

If you still want us to review the advice we gave you, you should make a complaint to us by [*insert details on how to complain*].

You can find out more about the BSPS consumer redress scheme at [www.fca.org.uk/bsps.](http://www.fca.org.uk/bsps) If you want to contact the Financial Conduct Authority (FCA), you can:

 call its Consumer Helpline on 0800 098 4100; or

 email [consumer.enquiries@fca.org.uk.](mailto:consumer.enquiries@fca.org.uk)

If you would like to contact the FCA using next generation text relay, please call on (18001) 0207 066 1000. If you would like to contact the Financial Ombudsman Service using next generation text relay, please call on (18002) 0207 964 1000.

Yours sincerely,

<signature>

<name of adviser or customer service>

Enclosures:

Financial Ombudsman Service leaflet and bespoke referral form

**Mailmerge insert to go with FCA letter to consumers where redress calculation could not be conducted due to insufficient information provided. Details in *Italics* to be pre-populated.**



[*Customer name*] [*Address 1*]

[*Address 2*] [*Postcode*] [*City*]

[*Email address*] [*Telephone number*]

Firm Name: [*X*] (the ‘Firm’) Firm Reference Number: [*X*]

**British Steel Pension Scheme Consumer Redress Scheme - Complaint to the Financial Ombudsman Service about Redress calculation - Further Information Required**

I have received a letter from my firm saying they are not able to complete the calculation of any money owed on transferring out of my British Steel Pension Scheme because I have not provided further information they requested.

I am unhappy with that decision and would like it to be reviewed by the Financial Ombudsman Service (FOS).

I understand that FOS will contact me to set up my complaint and will request further information. Please tick:

* I confirm the contact details at the top of this letter are correct; or
* The contact details are not correct and I have updated this information below:

Customer name: Address 1:

Address 2: Postcode: City:

Email address: Telephone number:

|  |  |
| --- | --- |
| How would you like FOS to contact you? | □ Phone □ Email □ Post |
| There will be times FOS need to write to you, for example, to send you the outcome of your complaint. When FOS do, would you prefer an email or letter? | □ Email □ Post |
| Have you used FOS services before? | □ Yes □ No |

(This is so FOS can link records)

Do you have any practical needs where we could help by making adjustments – like using large print, Braille or a different language?

Please sign to confirm you would like the FOS to contact you to look into your complaint:

**Signed:**

**Date:**

Please return this letter to the Financial Ombudsman Service using their Freepost address at:

Freepost BSPS REDRESS SCHEME

Financial Ombudsman Service London

E14 9SR

For information on the Financial Ombudsman Service’s privacy notice for consumers on how they use your personal information when you contact them, or bring a complaint to the Financial Ombudsman Service, please visit:

* + [www.financial-ombudsman.org.uk/privacy-policy](http://www.financial-ombudsman.org.uk/privacy-policy)