

*[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.

[Firm details]

[Date]

[Consumer details]

## **British Steel consumer redress scheme**

### **We are not able to pay you the money we owe you**

Dear *[Insert name]*,

[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 pay you the money we owe you. This is because you did not accept our payment offer in our letters of *[insert dates of initial letter and reminder letter]*.**

**If you are unhappy with this outcome, you should contact the Financial Ombudsman Service within 6 months of the date of our original payment offer *[insert date of initial offer 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 not able to pay you the money we owe you**

We wrote to you on *[insert dates of initial letter and reminder letter]* to ask you how you would like us to pay you the money we owe you. We also tried to contact you *[insert details]* without success.

### **What you can do next**

This letter does not affect your ability to complain to us or to take legal action. However, if you do not take action promptly, you may find that the time limit has passed for you do so.

If you are unhappy with this outcome, you can contact the Financial Ombudsman Service within 6 months of the date of our original payment offer *[insert date of initial offer 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 payment offer at [www.financial-ombudsman.org.uk/consumers/complaints-can-help/pensions-annuities/transfers-from-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).

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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 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 attached to initial offer letter