

[Firm details]  
[Date]

[Customer 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]

**Redress determination in relation to your investment in the CF Arch cru [insert fund name]**

Dear [Insert name]

- **We will not be taking any action to review the way the CF Arch cru [insert fund name(s)] was sold to you because specific circumstances exclude you from the scheme.**
- **If you want to query our decision you have to contact the Financial Ombudsman Service (FOS) within six months.**

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

We will not be taking any action to review the way the funds were sold to you to see if you might be entitled to compensation for the following reason(s).

*[We did not advise you to invest in the funds so your case does not fall within the scope of this scheme.] OR*

*[You were not a private customer or retail client at the time of our advice to you so you do not fall within the scope of this scheme.] OR*

*[You previously complained about our advice to you to invest in the funds. We responded to this complaint in our letter of [insert date of final response] setting out our conclusions and you accepted this response in full and final settlement.] OR*

*[You previously complained about our advice to you to invest in the funds. We responded to this complaint in our letter of [insert date of final response] setting out our conclusions. You subsequently referred this complaint to the Financial Ombudsman Service.] OR*

*[For England, Wales and Northern Ireland cases:]*

*[The consumer redress scheme does not include cases where the investment in the CF Arch cru investment or diversified fund was made before 13 December 2006 (where the case is under the law of England and Wales or Northern Ireland). Your investment in the fund was made on [insert date of investment] so in our view does not fall within the scope of the compensation scheme.] OR*

*[For Scotland Cases:]*

*[The consumer redress scheme does not include cases where the consumer should have reasonably become aware of a loss more than five years before the start date of the scheme*

*(where the case is under the law of Scotland). In our view your case does not fall within the scope of the scheme because you should have been aware of a loss on [insert date].]*

**What you can do next**

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 consumer redress 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](mailto:complaint.info@financial-ombudsman.org.uk)

**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 consumer redress scheme.

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).

You should write to us directly if you have any other complaint about our services.

Yours sincerely

<signature>

<name of adviser or customer service>