

## The complaint

Your text here

## What happened

Your text here

## What I've decided - and why

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint.

Your text here

## My final decision

Your text here

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr H to accept or reject my decision before 6 June 2024.

Clare King Ombudsman