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FAO. Mr David Nicklin  
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Dear David,

I trust this letter finds you well.

Following our previous communications regarding the refund of £1,000 for services provided by your company, I am writing to inform you of the current situation.

After seeking legal advice, it has been advised that, due to your failure to fulfil your commitment of refunding the aforementioned amount, I should consider your last email to me, dated Thursday 28th March, as your final response in this matter.

As such, please be advised that I will now be taking the necessary steps to proceed with my application to the Financial Ombudsman Service. This decision is made in light of your inability to provide the agreed refund within the specified timeframe.

Please consider this letter as a formal notice of my intent to escalate this matter.

I expect confirmation of receipt of this letter at your earliest convenience.

Yours sincerely,



Miss Lisa Kent